

**AGENDA
CASCADE CHARTER TOWNSHIP
REGULAR BOARD MEETING**

Wednesday, May 23, 2018

7:00 P.M.

Cascade Branch of the Kent District Library, Wisner Center
2870 Jacksmith, S.E.

Expected Meeting Procedures

1. During public comments you may speak on any item not noted on the agenda for a public hearing.
2. Please limit comments to 3 minutes per person and the Board may or may not choose to respond.
3. Please limit your comments to a specific issue.
4. Please turn OFF cellular phones.

- Article 1. Call to Order, Roll Call**
- Article 2. Pledge of Allegiance to the Flag**
- Article 3. Approval of Agenda**
- Article 4. Presentations**
- Article 5. Public Comments-Anything on the Agenda not scheduled for a public hearing. (limit comments to 3 minutes)**
- Article 6. Approval of Consent Agenda**
- a. Receive and File Various Meeting Minutes
 1. Regular Township Board Minutes for 05/09/18.
 2. Planning Commission Board Minutes for 04/16/18.
 3. Downtown Development Authority Board Minutes for 03/20/18.
 - b. Education Requests
 1. Roger McCarty/Jennifer Genter – Michigan Assessor Association Conference – August 12-15 – Traverse City, MI.
 2. John Makuch – Introduction to Emergency Management – Online Course – Waldorf University.
- Article 7. Financial Actions**
- Article 8. Unfinished Business**
- Article 9. New Business**
- 034-2018**
- a. **Public Hearing – Establish IFT District for new Facility for Adac Plastics at 5670 Eagle Drive.**
 - b. **Consider Resolution to Approve IFT District for a New Facility for Adac Plastics at 5670 Eagle Drive. (roll call)**

- 035-2018** **a. Public Hearing – Issuance of IFT Certificate for Adac Plastics at 5670 Eagle Drive.**
- b. Consider Resolution to Approve the Issuance of IFT Certificate for Adac Plastics at 5670 Eagle Drive. (roll call).**
- 036-2018** **a. Public Hearing – Establish IFT District for New Facility for Adac Plastics at 5716 Eagle Drive.**
- b. Consider Resolution to Approve IFT District for a New Facility for Adac Plastics at 5716 Eagle Drive. (roll call)**
- 037-2018** **a. Public Hearing – Issuance of IFT Certificate for Adac Plastics at 5716 Eagle Drive.**
- b. Consider Resolution to Approve the Issuance of IFT Certificate for Ada Plastics at 5716 Eagle Drive. (roll call)**
- 038-2018** **a. Public Hearing – Establish IFT District for new Facility for Paragon Die and Engineering Company at 5225 33rd St.**
- b. Consider Resolution to Approve IFT District for a New Facility for Paragon Die and Engineering Company at 5225 33rd St. (roll call)**
- 039-2018** **a. Public Hearing – Issuance of IFT Certificate for Paragon Die and Engineering Company at 5225 33rd St.**
- b. Consider Resolution to Approve the Issuance of IFT Certificate for Paragon Die and Engineering Company at 5225 33rd St. (roll call)**
- 040-2018** **Consider Approval of a Bid for Banking Services for Cascade Charter Township.**
- 041-2018** **Consider Approval of Outdoor Gathering Permit for the Cascade Metro Cruise Warmup.**
- 042-2018** **Consider Approval of Outdoor Gathering Permit for the Family Nights at the Library.**
- 042-2018** **Consider Approval of Outdoor Gathering Permit for Thornapple Brewing.**
- 043-2018** **Consider Setting a Public Hearing for Water/Sewer Ordinance Amendments.**
- 044-2018** **Consider Supervisor Appointments to the Downtown Development Authority (DDA) Board.**

- Article 10. Public Comments – Any comments...whether it is on the Agenda or not.
(limit comments to 3 minutes)**
- Article 11. Manager Comments**
- Article 12. Board Member Comments**
- Article 13. Adjournment**

**MINUTES OF THE
CASCADE CHARTER TOWNSHIP
REGULAR BOARD MEETING**

Wednesday, May 9, 2018

7:00 P.M.

- Article 1.** Supervisor Beahan called the meeting to order.
Present: Supervisor Beahan, Clerk Slater, Treasurer Peirce, Trustees Koessel and McDonald.
Absent: Trustee Lewis (excused) and Trustee Shipley (unexcused).
Also Present: Manager Swayze and those listed in Supplement #1.
- Article 2.** Supervisor Beahan led the Pledge of Allegiance to the Flag.
- Article 3.** Motion was made by Trustee Koessel and supported by Trustee McDonald to approve the Agenda as presented. Motion carried.
- Article 4.** **Presentations**
- Article 5.** **Public Comments-Anything on the Agenda not scheduled for a public hearing. (limit comments to 3 minutes)**
- Article 6.** **Approval of Consent Agenda**
a. Receive and File Various Meeting Minutes
1. Regular Township Board Minutes for 04/25/18.
b. Receive and File Reports
1. Cascade Inspection Services Report – April 2018
2. Treasurer’s Report – November 2017
c. Receive and File Communication
1. Comcast Letter Re: Programming Updates
2. Charter Letter Re: Programming Updates
3. Charter Letter Re: Programming Updates
Motion was made by Clerk Slater and supported by Trustee Koessel to approve the Consent Agenda as presented. Motion carried.
- Article 7.** **Financial Actions**
a. Consider Approval of March 2018 General and Special Fund Financial Reports
Motion was made by Treasurer Peirce and supported by Trustee McDonald to approve the March 2018 General and Special Fund Financial Reports.
Motion carried.
- Article 8.** **Unfinished Business**
- Article 9.** **New Business**
032-2018 Consider Approval of a Bid for the Township Space Needs and Facilities Study Project
Manager Swayze reviewed the Township Space Needs and Facilities Project. Motion was made by Trustee Koessel and supported by Trustee McDonald to award the bid for the Township Space Needs and Facilities Study Project to Progressive A&E in the amount of \$61,720. Motion carried.

033-2018 **Consider Approval of a Resolution to Amend the Articles of Incorporation of the Grand Valley Metro Council (Roll Call)**
Manager Swayze reviewed the Resolution with the Board. Motion was made by Trustee McDonald and supported by Trustee Koessel to Approve the Resolution to Amend the Articles of Incorporation of the Grand Valley Metro Council to add the Village of Caledonia as a member. Motion carried by roll call vote.

Article 10. Public Comments – Any comments...whether it is on the Agenda or not. (limit comments to 3 minutes)

Chris Afendoulis, 240 Edgehill, introduced himself as a candidate for the State Senate.

Mark Rohde, 3087 Thornapple River Dr., made an endorsement for Progressive A&E. Would like to compliment Ben regarding the presentation on the pathways.

Bud Tinney, 2968 Overlook Summit, “Thank you for listening to our concerns and your decision tonight regarding the pathways.”

Kerry Gorsuch, 3044 Thornapple River Dr., also agreed with decision on pathway. Also asked the Township to “take care of the river a little bit...pull some trees out, drag some shallow spots and make it more useable for us that live on it.”

Jim Petrie, 3032 Thornapple River Dr., commented on pathway “what you tried to do is ridiculous.” Also had issues with the proposed pathway from Burger to Thornhills.

Kenneth Carey, 2929 Thornapple River Dr., navigation on the river is getting more and more difficult. Also had questions about the pathway relative to the granting of easements.

Jeff Dionne, 2984 Thornapple River Dr., “Our family supports the bike path.” Also addressed erosion on Thornapple River Dr.

Ron McCollum, 3010 Thornapple River Dr., spoke regarding a new building relative to leasing a building.

David O’Donnoghue, 7667 Apple Hill Ct., addressed the Board regarding the proposal to change the ordinance in respect to the assessment fees for connecting to sewer.

Article 11. Manager Comments

Manager Swayze an update on putting a question on the upcoming ballot to address the expiration of the pathway millage regarding the proposed pathway recommended for Thornapple River Dr. Manager Swayze stated if the Board wanted to put a millage question on the ballot in regards to the pathway system, this section of pathway will not be included.

Manager Swayze also offered the following comments:

- Our road work is going in full force.
- We have been working with the Right Place on two very significant economic development projects that we are hoping to unveil to the public coming up in the next couple of meetings.

Article 12. Board Member Comments

Treasurer Peirce offered the following comment:

- Commended Consumers Power on how they communicated with residents regarding the power outage this week.

Trustee McDonald offered the following comment:

- Inquired on when the Master Plan meetings were going to start. Manager Swayze responded the internal kick-off meeting will be soon. Trustee McDonald had concerns regarding the Master Plan and Facility Plan running concurrently and wanted to make sure the public was aware of the differences.

Trustee Koessel offered the following comment:

- Asked Clerk Slater if there were plans to send out notices regarding the changes made in the election process. Clerk Slater responded there has been a timeline put together.

Supervisor Beahan offered the following comment:

- REGIS and Grand Valley Metro Council's re-organization has resulted in impacting their revenue and expenses in a positive manner.

Article 13. Adjournment

Motion was made by Treasurer Peirce and supported by Trustee McDonald to adjourn. Motion carried.

Meeting adjourned at 7:44 p.m.

Respectfully submitted,

Denise M. Biegalle
Deputy Clerk

Approved by:

Susan B. Slater, Clerk

Robert S. Beahan, Supervisor

MINUTES

Cascade Charter Township
Planning Commission
Monday, April 16, 2018
7:00 P.M.

ARTICLE 1. Chairman Sperla called the meeting to order at 7:00 P.M.
Members Present: Johnson, Katsma, Krieter, Lewis, Noordyke, Pennington, Rissi, Robinson and Sperla
Members Absent: None
Others Present: Community Development Director, Steve Peterson and those listed on the sign in sheet.

ARTICLE 2. Pledge of Allegiance.

ARTICLE 3. Approve the current Agenda.

Motion was made by Member Rissi to approve the Agenda. Supported by Member Johnson. Motion carried 9 to 0.

ARTICLE 4. Approve the Minutes of the March 19, 2018 meeting.

Motion was made by Member Robinson to approve the minutes of March 19, 2018 (with noted corrections). Supported by Member Pennington. Motion carried 9 to 0.

ARTICLE 5. Acknowledge visitors and those wishing to speak to non-agenda items.

No visitors came forward.

ARTICLE 6. Case #18:3448 Lynn Vannote

Public Hearing

Property Address: 8233 28th Street

Requested Action: The Applicant is requesting a special use permit to construct an accessory building over 832 sq. ft.

Director Peterson stated that Applicant is requesting permission to construct an accessory building that would be 30' x 60' (1,800 sq. ft.) and 17 feet tall as measured to the midpoint, requiring a minimum setback of 40 feet from the side and rear property lines. The building will be used for RV and car storage and will have metal siding and roofing. The building is located behind the front of the home and meets all required setbacks.

Director Peterson recommends approval of the special use permit to construct an accessory building over 832 sq. ft., with the following conditions:

1. The building is not used for living space or to run a business; and
2. Any outdoor lighting meets township regulations.

Chairman Sperla invited the Applicant to come forward with any comments.

Mr. Vannote came forward to briefly explain the need for the building and that the neighbors had been notified and had no comments.

Motion was made by Member Rissi to open public hearing. Supported by Member Johnson. Motion carried 9 to 0.

No members of the public wish to speak on this manner.

Motion was made by Member Rissi to close public hearing. Supported by Member Johnson. Motion carried 9 to 0.

Motion was made by Member Rissi to approve the special use permit to construct an accessory building over 832 sq. ft., with the conditions stated above by Director Peterson. Supported by Member Noordyke. Motion carried 9 to 0.

ARTICLE 7. Case #18:3452 John Kortman

Public Hearing

Property Address: 4555 Little Harbor Drive

Requested Action: The Applicant is requesting a Special Use Permit to construct an accessory building over 832 sq. ft.

Director Peterson stated that Applicant is requesting permission to construct an accessory building that would be 36' x 36' (1,296 sq. ft.) and 18 feet tall as measured to the midpoint, requiring a minimum setback of 40 feet from the side and rear property lines. The building will be used for boat storage and will have wood and metal siding and metal roofing. The parcel is on the river, so they can have a building in the front yard provided setbacks requirements are met.

Director Peterson recommends approval of the special use permit as requested with the following conditions:

1. The building is not used as living space or to run a business; and
2. Any outdoor lighting meets township regulations.

Chairman Sperla invited the Applicant to come forward with any comment.

Mr. Kortman came forward to briefly explain the need for the building and that they had spoken with neighbors, who did not oppose it.

Motion was made by Member Rissi to open public hearing. Supported by Member Lewis. Motion carried 9 to 0.

No members of the public came forward with any comments on this matter.

Motion was made by Member Rissi to close public hearing. Supported by Member Robinson. Motion carried 9 to 0.

Motion was made by Member Noordyke to approve the special use permit to construct an accessory building over 832 sq. ft., with the conditions stated above by Director Peterson. Supported by Member Pennington. Motion carried 9 to 0.

ARTICLE 8. Case #18-3446 Kent County Road Commission ("KCRC")

Property Address: 4949 South Complex Drive

Requested Action: The Applicant is requesting Site Plan approval in order to add another building.

Director Peterson stated that Applicant is requesting site plan approval in order to add another building, which would be 150 x 60 and used for storage. The PUD was approved in 1988 and included a number of different uses. The new building would meet all setback and height requirements of the existing P.U.D.

The Township Engineer has reviewed and approved this project, while the Fire Department had no comments.

Director Peterson recommends the site plan be approved for the new building.

Chairman Sperla invited the Applicant to come forward with any comment.

Mr. Tom Byle of the KCRC came forward and gave a brief overview for the need and location of the building.

Motion was made by Member Lewis to approve the site plan for the new building, as written. Supported by Member Robinson. Motion carried 9 to 0.

ARTICLE 9. Case #3450 Dykema LP/Honeysuckle Hill

Property Address: 4682 and 4870 Buttrick

Requested Action: The Applicant is requesting to rezone approximately 11 acres to P.U.D. to allow for 7 single family home sites and develop an additional 6 single family home sites with unplatted lot splits.

Director Peterson stated that Applicant is requesting Basic Plan Review in order to rezone approximately 11 acres for a Planned Unit Development ("PUD") called Honeysuckle Hill. This request would rezone the 11 acres to PUD for 7 lots and allow for 6 lot splits for a total of 13 single-family home sites. The plan allows for 33% of the acreage to be left as open space and have a minimum lot size of 40,000 sq. ft. Applicant is not asking for any exceptions with the rezoning.

The development will need to provide approval from the Kent County Health Department, as it will be served by wells and septic.

Streets will be private and will need to meet the private street ordinance and look to the KCRC for street names and approval of curb cuts.

The storm water plan will need to be approved by the Township Engineer before the public hearing.

Director Peterson recommends that if the Commission finds that all of the procedural information has been provided, this application should proceed to a public hearing and consideration of a Preliminary Development Plan. It will be at that stage of the review process that the merits of the request will be considered and the detailed site plans will be required and reviewed.

Before proceeding to the Preliminary Development Plan review (Public Hearing), he recommends that the Applicant submit the following information:

1. Review and approval from KCRC for street names and drive locations;
2. Plans indicating the private roads meet township design standards;
3. Approval from the Township Engineer;
4. Revised plans to show entire project as a site condo; and
5. Revised plans removing any storm water detention system from lots and in the common open space.km

Chairman Sperla invited the Applicant to come forward with any comments.

Mr. Berg came forward on behalf of Applicant. Mr. Berg explained it is 2 parcels, but one PUD. He also commented on several aspects of the project, one being the private drive. They will restrict lots on 48th Street (no curb cuts) and there will be no driveways off Buttrick. There will only be the private drive. They will do a test well, which will need to be done to get Health Department approval. A number of issues Mr. Berg touched on will be discussed further at the public hearing.

There was a brief discussion between Applicant and the Commission, with the Planning Commission members feeling confident that Applicant have been very thorough and well prepared with their plans.

No action is required by the Commission at this time and this will proceed to the next step in the process, a public hearing, after all of Director Peterson's recommendations listed above are completed.

ARTICE 10. Any other business

The next meeting of the Planning Commission will be May 14, 2018.

Director Peterson shared that a consultant has been chosen to help update the Master Plan. This choice will be recommended to the Township Board on April 25, 2018.

ARTICLE 11. Adjournment

**Motion was made by Member Rissi to adjourn. Supported by Member Pennington.
Motion carried 9 to 0. The meeting was adjourned at 7:40 p.m.**

Respectfully submitted,
Phil Johnson, Secretary

MINUTES
Cascade Charter Township
Downtown Development Authority Board of Directors
Tuesday, March 20, 2018
5:30 P.M.
Cascade Library – Wisner Center

ARTICLE 1. Vice Chairman Ridings called the meeting to order at 5:30 P.M.
Members Present: Beahan, DeWitt, Kingsland, Ridings, Rowland and Stephan
Members Absent: Puplava, Siegle and Smith
Others Present: DDA Director Sandra Korhorn, and those listed on the sign in sheet.

ARTICLE 2. Approve the current Agenda.

Motion was made by Member Beahan to approve the Agenda. Supported by Member Kingsland. Motion carried 6 to 0.

ARTICLE 3. Approve the Minutes of the February 20, 2018 Meeting.

Motion was made by Member Rowland to approve the Minutes as presented. Supported by Member Beahan. Motion carried 6 to 0.

ARTICLE 4. Acknowledge visitors and those wishing to speak to non-agenda items.

No one came forward.

ARTICLE 5. Discuss and Consider the Resolution Approving and Authorizing Execution of a Development and Reimbursement Agreement Related to the 2771 Orange Avenue LLC Project (Roll Call).

Director Korhorn stated that at the February meeting, the DDA passed a motion to move forward with support for a development request at 2771 Orange Avenue. The project consists of 18 2-story townhomes. Mr. Jared Belka, on behalf of 2771 Orange Avenue, requested the lesser of 75% of available tax increment revenue from the townhouse project for a period of up to 10 years for reimbursement or full reimbursement of the eligible activities (ADA improvements). The ADA improvements total \$16,000, which was approved. The total capital investment is expected to be approximately \$4.2 million.

The township attorney put together the appropriate agreement and paperwork, which Sandra presented to the Board.

A brief discussion followed.

Motion was made by Member Stephan to approve the Resolution Approving and Authorizing Execution of a Development and Reimbursement Agreement related to 2771 Orange Avenue LLC. Supported by Member Kingsland. Vice Chairman Ridings conducted a roll call. Motion carried 6 to 0.

ARTICLE 6. Discuss and consider Centennial Park Streetscape improvements.

Director Korhorn stated that at the February meeting the DDA tabled this discussion to wait for information on bonding costs for the different options which had been presented.

Motion was made by Member Beahan to take the issue off the table and put it back up for discussion. Supported by Member Rowland. Motion carried 6 to 0.

Director Korhorn stated that prior to tabling the request, the board discussed completing the streetscape work (sidewalks and lights), medians at the 3 entrances and adding a few additional medians in the park. The estimated cost of this work is \$866,200.

Director Korhorn gave the board showing the different bond scenarios, which have a 10 or 20-year amortization schedule.

Discussion centered around the options presented with bond information and the percentage of the cost of those figures attributed to the DDA. The term of the bond was also discussed at length.

Motion was made by Member Stephan to approve sidewalks, lights, three boulevards, and four medians – two on Foremost and two on Charlevoix with a 10-year amortization. Supported by Member Beahan. Motion carried 6 to 0.

ARTICLE 7. Discuss and Consider Sunday Afternoon Live Sponsorship

Director Korhorn stated that Mses. Cutler and Walstra are putting together a winter concert series at the Cascade Township Branch of the Kent District Library (“KDL”). Proposed is a seven-month series of free concerts for adults which will take place on Sunday afternoon each month from October to April. They are asking for \$1,500 in financial support from the DDA for this event.

Director Korhorn recommends the DDA provide financial support in the amount of \$1,500 for the concert series.

Ms. Cutler came forward to describe what the concert series would entail. These were very popular and very well attended and she would like this to happen again this year with the DDA’s financial support.

Motion was made by Member Rowland to approve \$1,500 for the winter concert series at the Cascade Township Branch of the Kent District Library. Supported by Member Beahan. Motion carried 6 to 0.

ARTICLE 8. Discuss and Consider Family Nights at the Library Sponsorship

Director Korhorn stated that she spent time with Ms. Cutler of KDL to discuss a summer event series that could be held outdoors on the same space where the outdoor gathering space was proposed. They have planned a series of five outdoor summer programs at the Cascade Township Branch of the KDL. The programs will be family friendly. Total cost for these five events is \$1,950 and the library is requesting financial support from the DDA in the amount of \$1,400.

Director Korhorn recommends the DDA provide the \$1,400 in support of the outdoor summer event series.

Ms. Walstra came forward to give a brief summary of the outdoor summer event series.

Motion was made by Member Beahan to approve funding of \$1,400 for the KDL's outdoor summer concert series, with the DDA being recognized as the major sponsor. Supported by Member Stephan. Motion carried 6 to 0.

ARTICLE 9. Discuss and Consider Cascade Metro Cruise Warmup Sponsorship

Director Korhorn stated that this will be the ninth year for the Cascade Metro Cruise Warmup Event. It has been dropped to a one-day event after receiving feedback from the car owners. The event this year will be held on August 23. The Metro Cruise Warmup Committee is requesting \$3,000 for sponsorship of the event. The committee has been meeting and is working on the schedule of events, as well as meeting with business owners in the DDA to generate more involvement.

Director Korhorn is recommending the DDA sponsor the Metro Cruise Warmup event for 2018.

Motion was made by Member Rowland to approve sponsorship funding of \$3,000 for the Metro Cruise Warmup Event for 2018. Supported by Member Kingsland. Motion carried 6 to 0.

ARTICLE 10. Any Other Business

- a. Update on Planning Activities

Member Rowland announced that she has tendered her resignation from the DDA.

ARTICLE 11. Adjournment.

Motion was made by Member Beahan to adjourn. Supported by Member Kingsland. Motion carried 6 to 0. The meeting was adjourned at 6:20 p.m.

Respectfully submitted,
Diana Kingsland, Secretary

Memo

To: Cascade Township Board
From: Roger Mc Carty, Assessor
CC:
Date: 5/14/2018
Re: Request for approval for Roger Mc Carty and Jennifer Genter to attend Michigan Assessor Association Conference

Attached is an education request for Roger Mc Carty and Jennifer Genter to attend the Michigan Assessor Association Conference. The conference is August 12-15 in Traverse City, MI.

There are several excellent education classes. The education classes to be taken are listed on the application with class detail on the following page. As always, the conference is an excellent networking opportunity as well as a chance to interact with vendors.



**Cascade Charter Township
Seminar/Conference Attendance Request Form**

This form must be filled out if the employee is requesting Township payment or reimbursement for the employee's attendance to a seminar or conference.

Conditions:

1. Cascade Charter Township will reimburse employees for approved registration for work related seminars and conferences. Individual seminars and conferences must be related to the employee's current job duties or a foreseeable-future position in the organization in order to be eligible for educational assistance.
2. Some seminars/conferences that an employee may attend may be unrelated to their particular job or government in general, and are therefore not covered by this assistance policy.
3. Any request that requires an overnight stay or expenditure over \$200 requires Township Board approval before the seminar/conference is attended.
4. Under extenuating circumstances, the Township Manager may approve an overnight stay or expenditure over \$200 for a conference or seminar prior to Township Board approval. The request must be made before attendance to a seminar/conference. The Township Board will be informed of request at their next scheduled meeting.

This form must be completed by the employee and approved by the Township Manager and/or Township Board before the seminar/conference is attended.

Name: ROGER McCARTY

Application Date: 5/14/18

Location of Seminar/Conference TRAVERSE CITY, MI

Name of Proposed Seminar/Conference: MICH ASSOCIATION ASSOC

Description of Seminar/Conference: (may also be attached) SEE ATTACHED

(over)

How will the Seminar/Conference benefit the employee and the township? _____

EDUCATION AND NETWORKING SEE ATTACHED EDUCATION

Cost of the Seminar/Conference: (Registration) \$ 250

(Lodging) \$ 600 (Travel) \$ 150

Account #: 101-257-724

Your Signature: 

Approvals:

Department Head:  Date: 5/14/18

Township Manager: _____ Date: _____

Clerk's Signature: _____ Date: _____

(Showing Township Board approval)

Original to personnel file

1 copy to applicant

1 copy to Accounting

Michigan Assessors Association

46th Annual Summer Conference

August 12 - 15, 2018

"A Celebration of Success"



Conference Registration Form

To register on-line, go to www.maa-usa.org

Please type or print clearly. (Please complete all fields and print clearly).

First Name: ROGER Last Name: MCCARTY

Title: ASSESSOR

Mailing address: 2865 THORNHILL SE

City, State, Zip: GRAND RAPIDS MI 49546

Business Phone: 616 949 6176 Home Phone/Cell: 616 570 2416

Email Address: R.MCCARTY@CASCADETWP.COM Is this your 1st MAA Conference?: Yes No

Guest Name: *

*(Guest/Companion Registration: (Please provide only if you are registering another person and include payment)

EDUCATION SESSIONS (Please indicate which education programs you plan to attend)

All educational sessions have been approved for continuing education credit by the State Tax Commission (up to a full 16 hours of credit).

- | | | |
|---|---|------------------|
| <input checked="" type="checkbox"/> Mon - "Working Smarter, not Harder" | BS&A, APEX, KCI and EagleView (Pictometry) | - 6 Hours Credit |
| <input type="checkbox"/> Mon - "2018 Current Assessment Topics " | Tim Schnelle | - 6 Hours Credit |
| <input checked="" type="checkbox"/> Tues - "Historic Redevelopment" | Polly Watson Cairns | - 6 Hours Credit |
| <input type="checkbox"/> Tues - "Valuation of Breweries" | Micheal Lohmeier | - 6 Hours Credit |
| <input checked="" type="checkbox"/> Wed - "Preparation and Mock Trial" | Laura M. Hallahan (Hallahan & Associates, P.C.)
Ross K. Bower II (Fahey Schultz Burzych Rhodes PLC)
Michigan Tax Tribunal Staff | - 4 Hours Credit |

Registration Fees	Early Registration (BEFORE July 21, 2018)	Regular Registration (ON or AFTER July 21, 2018)	Amount
MAA Member	<input checked="" type="checkbox"/> \$250.00	<input type="checkbox"/> \$300.00	\$ <u>250</u>
Non-member	<input type="checkbox"/> \$300.00	<input type="checkbox"/> \$350.00	\$ _____
Spouse/Companion*	<input type="checkbox"/> \$200.00	<input type="checkbox"/> \$250.00	\$ _____
* A "companion" is defined as family member or individual not employed in assessment administration or related field.			
Conference Exhibitor*	<input type="checkbox"/> \$500.00	<input type="checkbox"/> \$500.00	\$ _____
* Includes one conference registration, skirted table, electrical and Wi-Fi.			
Conference Contribution Type:	_____		\$ _____
(See "Exhibitor/Sponsor Registration Form" for suggested contribution levels)			

Total Amount Enclosed † \$ 250

† A 2.5% convenience fee will be added to all on-line registrations at time of final payment.

Please make check payable to: Michigan Assessors Association
P.O. BOX 638, Grand Ledge, MI 48837

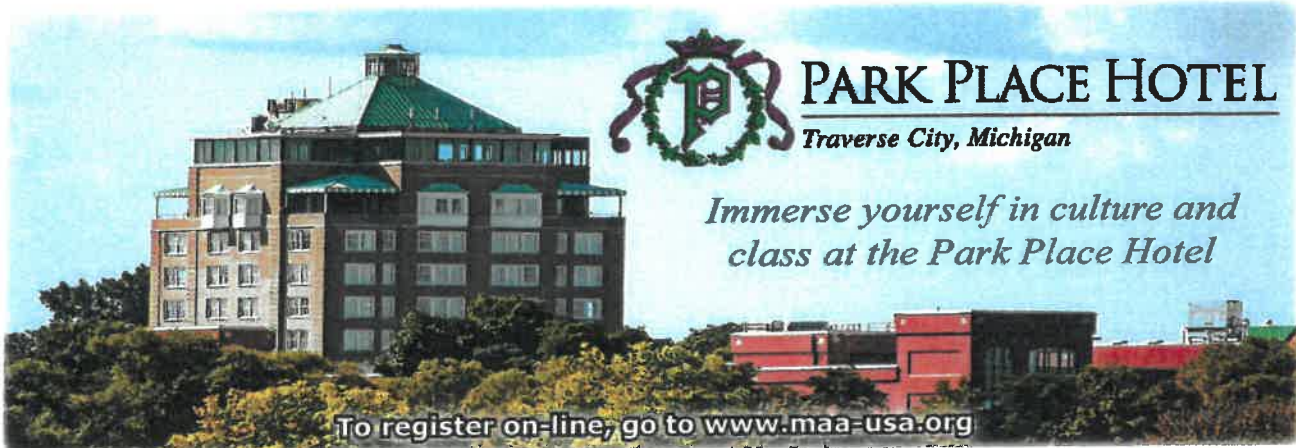
Memberships will be verified. New memberships must be received prior to or with the Conference Registration to qualify for the regular member rate. Faxed registrations will not be processed. Payment must accompany all conference registrations. If payment is made after July 20, 2018, a \$50 fee will be charged. Cancellation Policy: A full refund can be processed if the request is received prior to July 27, 2018. Direct questions to Conference Chairman, Beth Botke at: 517-204-3752 or bbotke@bathtownship.us.

Michigan Assessors Association

46th Annual Summer Conference

August 12 - 15, 2018

"A Celebration of Success"



The 2018 conference highlights the success of the MAA and its members and provides NEW outstanding educational opportunities geared toward enhancing knowledge, skills and the best practices in assessment administration. The annual conference is the perfect environment for building and strengthening professional networks - fundamental for success in this specialized career field - through team building, networking and social activities.

Conference at a Glance

Educational Opportunities

Three days packed with all new courses providing professional and skill development.

This year's schedule allows those in attendance to obtain up to 16 hours of STC required continuing education credits for 2019.

~ Monday ~

- X • **Working Smarter, not Harder** (6 hours)
Instructors: APEX, BS&A, KCI and EagleView (Pictometry)

- **Assessor Update** (6 hours)
Instructor: Tim Schnelle

~ Tuesday ~

- **Valuation of Breweries** (6 hours)
Instructor: Micheal Lohmeier

- X • **Historic Redevelopment** (6 hours)
Instructor: Polly Cairns

~ Wednesday ~

- X • **Preparation & Mock Trial** (4 hours)
Instructors: Ross Bower, Laura Hallahan and Michigan Tax Tribunal Staff

Accommodations

Park Place Hotel

300 East State Street
Traverse City, MI 49684
Tel: (231) 946-5000

Guest Room: \$189.95/night (Sunday through Tuesday)
\$269.95 (Saturday night)

plus 6% sales tax and 5% local assessment fee

Request Michigan Assessors Association rates.

Do NOT use the toll-free number, as they have no access to group information.

Reservation Deadline: July 11, 2018

Schedule of Events

~ Sunday ~

Annual Golf Outing ~ Opening Reception

~ Monday ~

Awards Breakfast ~ MAA Annual Business Meeting
Concurrent Educational Sessions

~ Tuesday ~

Concurrent Educational Sessions ~ Annual Banquet

~ Wednesday ~

Educational Session



**Cascade Charter Township
Seminar/Conference Attendance Request Form**

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1. Cascade Charter Township will reimburse employees for approved registration for work related seminars and conferences. Individual seminars and conferences must be related to the employee's current job duties or a foreseeable-future position in the organization in order to be eligible for educational assistance.
2. Some seminars/conferences that an employee may attend may be unrelated to their particular job or government in general, and are therefore not covered by this assistance policy.
3. Any request that requires an overnight stay or expenditure over \$200 requires Township Board approval before the seminar/conference is attended.
4. Under extenuating circumstances, the Township Manager may approve an overnight stay or expenditure over \$200 for a conference or seminar prior to Township Board approval. The request must be made before attendance to a seminar/conference. The Township Board will be informed of request at their next scheduled meeting.

This form must be completed by the employee and approved by the Township Manager and/or Township Board before the seminar/conference is attended.

Name: Jennifer Genter

Application Date: 5/14/18

Location of Seminar/Conference Traverse City, Michigan

Name of Proposed Seminar/Conference: Michigan Assessors Association 2018
Summer Conference "A Celebration of Success"

Description of Seminar/Conference: (may also be attached) Attached

How will the Seminar/Conference benefit the employee and the township? *Always an excellent opportunity to meet/network w/colleagues around our state & build relationships. Excellent educational opportunities that are relative in our industry. Preparation & mock trial will be very valuable, as others also*

Cost of the Seminar/Conference: (Registration) \$ \$250

(Lodging) \$ +/- \$598.34 (Travel) \$ +/- \$140.00

Account #: 101-257-724

Your Signature: *Jennifer Juter*

Approvals:

Department Head: *Ann Rubin* Date: 5/14/18

Township Manager: _____ Date: _____

Clerk's Signature: _____ Date: _____

(Showing Township Board approval)

Original to personnel file

1 copy to applicant

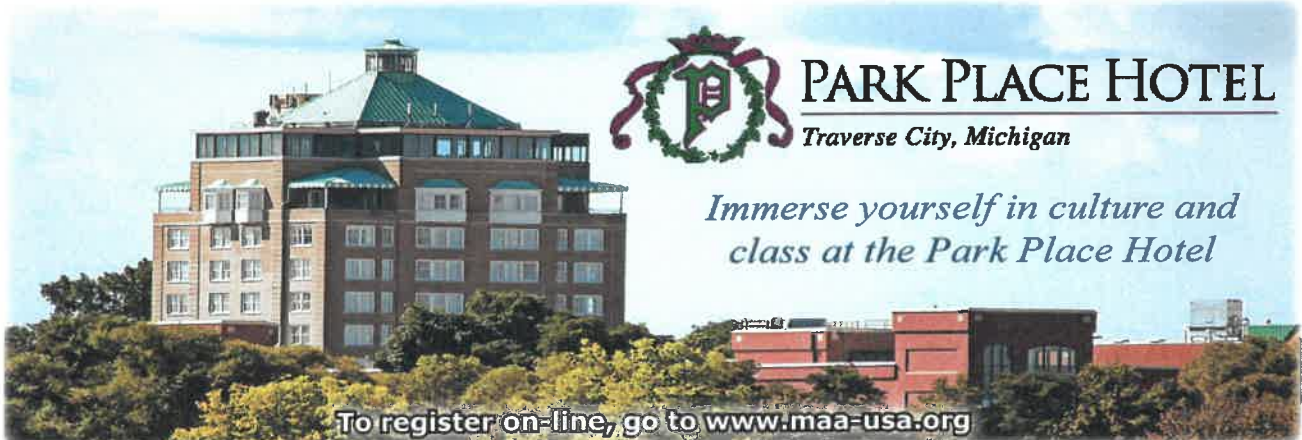
1 copy to Accounting

Michigan Assessors Association

46th Annual Summer Conference

August 12 - 15, 2018

"A Celebration of Success"



PARK PLACE HOTEL

Traverse City, Michigan

Immerse yourself in culture and class at the Park Place Hotel

To register on-line, go to www.maa-usa.org

The 2018 conference highlights the success of the MAA and its members and provides NEW outstanding educational opportunities geared toward enhancing knowledge, skills and the best practices in assessment administration. The annual conference is the perfect environment for building and strengthening professional networks - fundamental for success in this specialized career field - through team building, networking and social activities.

Conference at a Glance

Educational Opportunities

Three days packed with all new courses providing professional and skill development.

This year's schedule allows those in attendance to obtain up to 16 hours of STC required continuing education credits for 2019.

~ Monday ~

- ★ • **Working Smarter, not Harder** (6 hours)
Instructors: APEX, BS&A, KCI and EagleView (Pictometry)

- **Assessor Update** (6 hours)
Instructor: Tim Schnelle

~ Tuesday ~

- ★ • **Valuation of Breweries** (6 hours)
Instructor: Micheal Lohmeier

- **Historic Redevelopment** (6 hours)
Instructor: Polly Cairns

~ Wednesday ~

- ★ • **Preparation & Mock Trial** (4 hours)
Instructors: Ross Bower, Laura Hallahan and Michigan Tax Tribunal Staff

Accommodations

Park Place Hotel

300 East State Street
Traverse City, MI 49684
Tel: (231) 946-5000

Guest Room: \$189.95/night (Sunday through Tuesday)
\$269.95 (Saturday night)

plus 6% sales tax and 5% local assessment fee

Request Michigan Assessors Association rates.

Do NOT use the toll-free number, as they have no access to group information.

Reservation Deadline: July 11, 2018

Schedule of Events

~ Sunday ~

Annual Golf Outing ~ Opening Reception

~ Monday ~

Awards Breakfast ~ MAA Annual Business Meeting
Concurrent Educational Sessions

~ Tuesday ~

Concurrent Educational Sessions ~ Annual Banquet

~ Wednesday ~

Educational Session

★ - 261 miles

Michigan Assessors Association

46th Annual Summer Conference

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To register on-line, go to www.maa-usa.org

This year's conference offers attendees an outstanding opportunity to meet, share and learn best practices in the performance of assessment-related work and the ability to obtain up to 16 hours of State Tax Commission required continuing education credit.

Working Smarter, not Harder

Instructors: BS&A, APEX, KCI and EagleView (Pictometry)
Monday 10:00 AM - 5:00 PM (6 Hours)

Class Description: This class was designed as a fast-paced overview of the tools many assessors use on a daily basis. Attendees will learn the tips and tricks associated with each tool, how to use features that most of us may not know about and how the tools can be integrated to work together to provide efficiency in work flows. Mobile technology features will be discussed as well as integrating your work with a GIS system. This class will build knowledge to enhance your performance; assist you to streamline your office work flow, and reduce duplication of efforts and redundancies; and ensure all of the latest program/service features are being used to their fullest extent.

2018 Current Assessment Topics

Instructor: Tim Schnelle
Monday 10:00 AM - 5:00 PM (6 Hours)

Class Description: The Department of Treasury's Key Topics for 2018 includes the 18 important things that every assessor needs to be aware of for 2018. Topics include: Audit of Minimum Assessing Requirements (AMAR), Assessors Manual, Disabled Veterans Exemption Mid-Year Changes, Disabled Veterans Exemption Unremarried Surviving Spouse, Board of Review Authorities, Changes to the PRE Statute Public Acts 121 and 122 of 2017, Charitable Exemptions (MCL 211.7o), EMPP and ESA Reminders, Small Business Taxpayer Exemption (MCL 211.9o), Sales Ratio Study Date Changes, Personal Property – Leasehold Improvements, Qualified Forest Statutory Changes, Qualified Agricultural Statutory Changes, Submitting MCL 211.154 Forms, Poverty Exemption Guidelines, Assessor Recertification Requirements, STC Offered Educational Programs, 2018 Property Tax Calendar Key Dates.

Historic Redevelopment

Instructor: Polly Watson Cairns
Tuesday 8:00 AM - 3:00 PM (6 Hours)

Class Description: Provides attendees with information regarding how the historic preservation movement has modified traditional concepts of ownership. They will also learn how legislation, government policies, and availability of tax credits affect highest and best use and market value. Class will include a demonstration of the three valuation

approaches and their applications for properties of architectural and historic significance, and exploration of new ways to look at complexities and highest and best use issues. Participants will take a tour at the Grand Traverse Commons, hosted by the Developer - Raymond Minervini II, and learn about the history and vision of the project, as well as the challenges and benefits. Additionally, what "tools" were used to help make the project feasible, and what assessors need to know about them will be discussed.

Valuation of Breweries

Instructor: Micheal Lohmeier
Tuesday 8:00 AM - 3:00 PM (6 Hours)

Class Description: Breweries are often a highly debatable topic among ALL kinds of valuation experts, including real estate appraisers, personal property appraisers, business appraisers and assessors. Breweries often start off as small bars and restaurants having some brewing equipment and selling their own brand of beer. Then, as the market acceptance of that beer grows, the operation grows as well. This seminar will introduce the paradigm of thoughts of what the Michigan assessor needs to understand to determine whether the asset is real or personal property. The seminar further examines common market analyses assessors need to conduct for locational influences, highest and best use testing and application of the three approaches to value. Tax exemptions can be of assistance to entrepreneurs moving from owning a single-occupant/brewery to a distributor. This program will cover the abatement process so assessors are aware of how to process these special requests.

Preparation and Mock Trial

Instructors: Laura M. Hallahan (Hallahan & Associates, P.C.), Ross K. Bower II (Fahey Schultz Burzych Rhodes PLC), Michigan Tax Tribunal Staff
Wednesday 8:00 AM - 12:00 PM (4 Hours)

Class Description: The focus of this class is to provide insight into the mechanics of Tax Tribunal proceedings to those attending. Instructors will discuss: trial ethics, analyzing evidence, review appraisals and rebuttal witnesses. There will be a mock trial, with Petitioners, Respondents, Attorneys and a Judge. In addition to the mock trial, attendees will hear the experts speak, participate in deliberations, and hear panel discussions from varying viewpoints.

Michigan Assessors Association

46th Annual Summer Conference

August 12 - 15, 2018

"A Celebration of Success"



Conference Registration Form

To register on-line, go to www.maa-usa.org

Please type or print clearly. (Please complete all fields and print clearly).

First Name: Jennifer Last Name: Genter

Title: Deputy Assessor

Mailing address: 2805 Thornhills SE

City, State, Zip: Grand Rapids, MI 49546

Business Phone: 616-949-6176 Home Phone/Cell: 616-915-2444

Email Address: jgenter@cascade-twp.com Is this your 1st MAA Conference?: Yes No

Guest Name: * _____

*(Guest/Companion Registration: (Please provide only if you are registering another person and include payment)

EDUCATION SESSIONS (Please indicate which education programs you plan to attend)

All educational sessions have been approved for continuing education credit by the State Tax Commission (up to a full 16 hours of credit).

- | | | |
|---|---|------------------|
| <input checked="" type="checkbox"/> Mon - "Working Smarter, not Harder" | BS&A, APEX, KCI and EagleView (Pictometry) | - 6 Hours Credit |
| <input type="checkbox"/> Mon - "2018 Current Assessment Topics " | Tim Schnelle | - 6 Hours Credit |
| <input type="checkbox"/> Tues - "Historic Redevelopment" | Polly Watson Cairns | - 6 Hours Credit |
| <input checked="" type="checkbox"/> Tues - "Valuation of Breweries" | Micheal Lohmeier | - 6 Hours Credit |
| <input checked="" type="checkbox"/> Wed - "Preparation and Mock Trial" | Laura M. Hallahan (Hallahan & Associates, P.C.)
Ross K. Bower II (Fahey Schultz Burzych Rhodes PLC)
Michigan Tax Tribunal Staff | - 4 Hours Credit |

Registration Fees	Early Registration (BEFORE July 21, 2018)	Regular Registration (ON or AFTER July 21, 2018)	Amount
MAA Member	<input checked="" type="checkbox"/> \$250.00	<input type="checkbox"/> \$300.00	\$ <u>250⁻</u>
Non-member	<input type="checkbox"/> \$300.00	<input type="checkbox"/> \$350.00	\$ _____
Spouse/Companion*	<input type="checkbox"/> \$200.00	<input type="checkbox"/> \$250.00	\$ _____
* A "companion" is defined as family member or individual not employed in assessment administration or related field.			
Conference Exhibitor*	<input type="checkbox"/> \$500.00	<input type="checkbox"/> \$500.00	\$ _____
* Includes one conference registration, skirted table, electrical and Wi-Fi.			
Conference Contribution Type:	_____		\$ _____
(See "Exhibitor/Sponsor Registration Form" for suggested contribution levels)			

Total Amount Enclosed † \$ 250⁻

† A 2.5% convenience fee will be added to all on-line registrations at time of final payment.

Please make check payable to: **Michigan Assessors Association**
P.O. BOX 638, Grand Ledge, MI 48837

Memberships will be verified. New memberships must be received prior to or with the Conference Registration to qualify for the regular member rate. Faxed registrations will not be processed. Payment must accompany all conference registrations. If payment is made after July 20, 2018, a \$50 fee will be charged. Cancellation Policy: A full refund can be processed if the request is received prior to July 27, 2018. Direct questions to Conference Chairman, Beth Botke at: 517-204-3752 or bbotke@bathtownship.us.

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**Cascade Charter Township
Education Reimbursement Request**

Conditions for Reimbursement:

- Individual courses or courses that are part of a degree, licensing or certification program must be related to the employee's current job duties or a foreseeable – future position in the organization in order to be eligible for educational assistance.
- Cascade Charter Township will reimburse employees for approved registration and tuition for work related courses taken through college or schools accredited by regional accreditation associations.
- Some electives that an employee may be required to complete for a degree may be unrelated to their particular job or government in general, and are therefore not cover by this assistance policy.

This form must be completed by the employee and approved by the Township Board before the course is taken in order to qualify for reimbursement.

Name: John Makuch

Application Date: 05-07-2018

Name of Educational Institution: Waldorf University

Name of Proposed Course:

Introduction to Emergency Management -

★ see attached sheet for description. - Course begins 5-30-18

Cost of Tuition: \$783.00

Your Signature: John S. Makuch

Account #: _____

Approvals:

Department Head: [Signature] Date: 5-11-18

Township Manager: _____ Date: _____

Clerk's Signature: _____ Date: _____

(Showing Township Board approval)

Original to personnel file
1 copy to applicant
1 copy to Accounting

Print

Close This Window

EMG 3000: Introduction to Emergency Management

Description

This course provides an overview of the history of current emergency management both in the United States and other countries. The material covered describes local, state, and federal roles and responsibilities for responding to disasters and emergencies. Students will investigate unique challenges with preparing for and responding to man-made, natural, and technological disasters. Additionally, the course will outline concepts, issues, and programs associated with the development of an emergency management program. Finally, at the conclusion of this course, students will be familiar with the professionalism within emergency management and how the field as a whole is transitioning into a true profession.

Outcomes

1. Analyze the historical evolution of emergency management in the United States and other countries.
2. Describe the life cycle of comprehensive emergency management including the phases of mitigation, preparedness, response, and recovery.
3. Identify key organizations and agencies that play a role in emergency management in the public, private, and non-profit sectors to understand how they fit into the broader context of comprehensive emergency management.
4. Apply course content to real-world situations in their current place of work or one they hope to work for in the future.
5. Identify ways to mitigate the consequences of natural and man-made disasters.
6. Interpret how the emergence of terrorism has affected how emergency management agencies prioritize tasks and work with law enforcement agencies.

Prerequisites

None

Textbook(s)

Introduction to emergency management (Rev: 2nd ed.)

Publisher: CRC Press (2017)

Author: Phillips, B. D., Neal, D. M., & Webb, G. R.

ISBN: 9781482245066

~~Price: \$62.34~~ *none*

* Disclaimer: Textbooks listed are based on the last open revision of the course. Prior revisions and future revisions may use different textbooks. To verify textbook information, view the course syllabus or contact Student Services at students@waldorf.edu

Memo

To: Cascade Township Board
From: Roger Mc Carty, Assessor
CC:
Date: 5/15/2018
Re: Request for approval of IFT Exemption Certificate for new facility for Adac Plastics Inc.

We will first approve the Industrial Development District and then the certificate.

Adac Plastics Inc has applied for abatement for a NEW FACILITY to be located at 5670 Eagle Drive. The project is for 56,000 sq. ft. office building. It will be the new headquarters for the company. This will replace the existing headquarters building on Tahoe Drive. Personal property is not included as it would be exempt under the EMPP exemption. Presently they have 111 employees in Cascade and with this project 40 new jobs will be added.

The amount of the exemption request is \$16,795,972 which is all real property.

It is recommended that the certificate be granted for a period of 12 years.

Attached are the application and exhibits submitted by Adac Plastics Inc., which explain the project. If you have any questions prior to the meeting on May 23, 2018, please feel free to contact me.

The Industrial Facilities Certificate must be issued during the early stages of construction and will entitle the firm to certain tax savings during the term of the exemption certificate. The following computation reflects the tax savings the company will realize for the first year after completion of the project. The Tax Rate for the building portion (real property) is ½ of the Ad Valorem rate with the State Education Tax not reduced. The 1% administration fee is included in the calculations.

REAL

Ad Valorem Millage Rate	IFT Millage Rate	SEV of Project [Est.]	Ad Valorem Taxes [Est.]	IFT Taxes [Est.]	Estimated Tax Savings	Township Tax Loss
49.3018	27.6509	\$8,478,744	\$422,197	\$236,789	\$185,408	\$15,090

RESOLUTION # /2018

TOWNSHIP OF CASCADE
RESOLUTION OF TOWNSHIP BOARD
ESTABLISHING INDUSTRIAL DEVELOPMENT DISTRICT

At a regular meeting of the Township Board of the Township of Cascade, County of Kent, State of Michigan, held in the Cascade Library in said Township on the 23rd day of May 2018, at 7:00 p.m.

MEMBERS PRESENT:

MEMBERS ABSENT:

The following preamble and resolution was offered by Member and supported by Member .

WHEREAS, pursuant to Act No. 198 of the Public Acts of 1974, as amended, Cascade Township has the authority to establish "Industrial Development Districts" within the boundaries of the Township of Cascade; and

WHEREAS, Adac Plastics Inc. has petitioned the Cascade Township Board to establish an Industrial Development District in the area more particularly described as:

411917365028 PART OF SW 1/4 OF SEC 17 T6N R10W & PART OF LOT 7 OF KRAFT INDUSTRIAL PARK COM AT SW COR OF SEC TH N 1D 29M 41S W ALONG W SEC LINE 344.0 FT TH N 89D 07M 08S E 333.0 FT TH N 1D 29M 41S W 319.06 FT TO BEG OF THIS DESC - TH N 1D 29M 41S W 28.08 FT TO SELY LINE OF EAGLE DR TH NELY ALONG SD SELY LINE 69.51 FT ON A 393 FT RAD CURVE TO LT /LONG CHORD BEARS N 68D 26M 20S E 69.42 FT/ TH N 63D 22M 19S E ALONG SD SELY LINE 424.78 FT TO NW COR OF LOT 7 OF KRAFT INDUSTRIAL PARK TH S 26D 37M 41S E ALONG W LINE OF SD LOT 67.24 FT TH S 40D 21M 20S E TO S LINE OF LOT 7 OF SD PLAT & TO S LINE OF N 1/2 S 1/2 SW 1/4 TH S 89D 12M 36S W ALONG SD S LINES TO BEG * SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-024, 41-19-17-365-025;

and

411917365030 PART OF SW 1/4 COM AT SW COR OF SEC TH N 1D 29M 41S W ALONG W SEC LINE 344.0 FT TH N 89D 07M 08S E 558.81 FT TH N 65D 10M E 525.08 FT TO BEG OF THIS DESC - TH S 65D 10M W 525.08 FT TH S 89D 07M 08S W 225.81 FT TH N 1D 29M 41S W 319.06 FT TO S LINE OF N 1/2 S 1/2 SW 1/4 TH N 89D 12M 36S E ALONG SD S LINE TO A LINE BEARING N 40D 21M 20S W FROM BEG TH S 40D 21M 20S E TO BEG *

SEC 17 T6N R10W 3.89 A. SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-026, 41-19-17-365-027;

; and

WHEREAS, construction, acquisitions, alterations, or installation of a proposed facility has not commenced at the time of filing the request to establish this district; and

WHEREAS, written notice has been given by certified mail to all owners of real property located within the district, and to the public by newspaper advertisement in the Grand Rapids Press of the hearing on the establishment of the proposed district; and

WHEREAS, on May 23, 2018, a public hearing was held at which all of the owners of real property within the proposed Industrial Development District and all residents and taxpayers of Cascade Township were afforded and opportunity to be heard thereon; and

WHEREAS, the Cascade Township Board deems it to be in the public interest of Cascade Township to establish the Industrial Development District as proposed;

NOW THEREFORE, BE IT RESOLVED:

by the Cascade Township Board that the legally described parcel of land described as:

411917365028 PART OF SW 1/4 OF SEC 17 T6N R10W & PART OF LOT 7 OF KRAFT INDUSTRIAL PARK COM AT SW COR OF SEC TH N 1D 29M 41S W ALONG W SEC LINE 344.0 FT TH N 89D 07M 08S E 333.0 FT TH N 1D 29M 41S W 319.06 FT TO BEG OF THIS DESC - TH N 1D 29M 41S W 28.08 FT TO SELY LINE OF EAGLE DR TH NELY ALONG SD SELY LINE 69.51 FT ON A 393 FT RAD CURVE TO LT /LONG CHORD BEARS N 68D 26M 20S E 69.42 FT/ TH N 63D 22M 19S E ALONG SD SELY LINE 424.78 FT TO NW COR OF LOT 7 OF KRAFT INDUSTRIAL PARK TH S 26D 37M 41S E ALONG W LINE OF SD LOT 67.24 FT TH S 40D 21M 20S E TO S LINE OF LOT 7 OF SD PLAT & TO S LINE OF N 1/2 S 1/2 SW 1/4 TH S 89D 12M 36S W ALONG SD S LINES TO BEG * SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-024, 41-19-17-365-025;

and

411917365030 PART OF SW 1/4 COM AT SW COR OF SEC TH N 1D 29M 41S W ALONG W SEC LINE 344.0 FT TH N 89D 07M 08S E 558.81 FT TH N 65D 10M E 525.08 FT TO BEG OF THIS DESC - TH S 65D 10M W 525.08 FT TH S 89D 07M 08S W 225.81 FT TH N 1D 29M 41S W 319.06 FT TO S LINE OF N 1/2 S 1/2 SW 1/4 TH N 89D 12M 36S E ALONG SD S LINE TO A LINE

BEARING N 40D 21M 20S W FROM BEG TH S 40D 21M 20S E TO BEG *
SEC 17 T6N R10W 3.89 A. SPLIT/COMBINED ON 02/12/2018 FROM 41-19-
17-365-026, 41-19-17-365-027;

situated in the Cascade Township, Kent County, Michigan, be and hereby
is established as an Industrial Development District pursuant to the
provision of Act No. 198 of the public act of 1974, as amended, to be
known as the Adac Plastics Inc. Office Industrial Development District.

YEAS:

NAYS:

RESOLUTION DECLARED ADOPTED.

Susan Slater
Cascade Township Clerk

CERTIFICATION

I certify that the foregoing constitutes a true and complete copy of a resolution adopted
by the Cascade Township Board of the Township of Cascade, County of Kent, Michigan,
at a regular meeting held on May 23, 2018.

Susan Slater
Cascade Township Clerk

RESOLUTION # / 2018

TOWNSHIP OF CASCADE
RESOLUTION TO APPROVE APPLICATION
FOR INDUSTRIAL FACILITIES EXEMPTION CERTIFICATE

At a regular meeting of the Township Board of the Township of Cascade, County of Kent, State of Michigan, held in the Cascade Library, 2870 Jacksmith Drive, S.E., in said Township on the 23rd day of May, 2018, at 7:00 p.m.

MEMBERS PRESENT:

MEMBERS ABSENT:

The following preamble and resolution was offered by Member and supported by Member .

RESOLUTION TO APPROVE APPLICATION
FOR INDUSTRIAL FACILITIES EXEMPTION CERTIFICATE
FOR ADAC PLASTICS INC.

WHEREAS, pursuant to Act No. 198 of the Public Acts of 1974, as amended (“Act 198”), and after a duly noticed public hearing held at 7:00 p.m. on March 23, 2016 this Board, by resolution, established Adac Plastics Inc. Office Industrial Development District as requested by Adac Plastics Inc. and

WHEREAS, Adac Plastics Inc., has filed an Application for an Industrial Facilities Exemption Certificate with respect to installation of Real Property within said Industrial Development District; and

WHEREAS, before acting on said Application, a public hearing was held before this Board on May 23, 2018, at the Cascade Library, 2870 Jacksmith Drive, S.E., Grand Rapids, Michigan, at 7:00 p.m.; and

WHEREAS, written notification of said hearing was given to the Township Assessor and to the legislative body of each taxing unit which levies ad valorem property taxes within Cascade Township; and

WHEREAS, the Township Assessor and representatives of the affected taxing units have been given an opportunity to be heard, and the Township Board has considered any objections with regard to the approval of an Industrial Facilities Exemption Certificate for Adac Plastics Inc..

NOW THEREFORE, BE IT RESOLVED AS FOLLOWS:

1. That the Township Board finds as follows:
 - a. That the application relates to a “new facility” within the meaning of Act 198 and which are situated within Adac Plastics Inc. Office Industrial Development District.
 - b. That the commencement of the construction and acquisition of the new facilities described in the application occurred not earlier than six (6) months before the filing of the application.
 - c. That new facility described in the application is calculated to have the reasonable likelihood to create employment, retain employment or prevent a loss of employment in Cascade Township.
 - d. That the aggregate State Equalized Valuation (“SEV”) of real and personal property exempt from ad valorem taxes within Cascade Township, after granting this Certificate, will not exceed five percent (5%) of an amount equal to the sum of the SEV of Cascade Township, plus the SEV of personal and real property thus exempted.
 - e. That the granting of the Industrial Facilities Exemption Certificate for Adac Plastics Inc., considering together with the aggregate amount of certificates previously granted and currently in force under Act 198, and Act 255 of the Public Acts of 1978, shall not have the effect of substantially impeding the operation of Cascade Township or impairing the financial soundness of any taxing unit which levies ad valorem property taxes in Cascade Township.
2. That the Application of Adac Plastics Inc. for an Industrial Facilities Exemption Certificate be and is hereby approved.
3. That the Industrial Facilities Exemption Certificate, when issued, shall be and remain in force and effect for a period of TWELVE (12) years.
4. That all resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same are hereby rescinded.

YEAS:

NAYS:

MEMBERS ABSENT:

RESOLUTION DECLARED ADOPTED.

Susan Slater
Cascade Township Clerk

CERTIFICATION

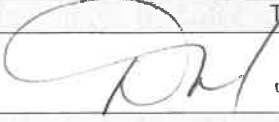
I certify that the foregoing constitutes a true and complete copy of a resolution adopted by the Cascade Township Board of the Township of Cascade, County of Kent, Michigan, at a regular meeting held on May 23, 2018.

Susan Slater
Cascade Township Clerk

Application for Industrial Facilities Tax Exemption Certificate

Issued under authority of Public Act 198 of 1974, as amended. Filing is mandatory.

INSTRUCTIONS: File the original and two copies of this form and the required attachments (three complete sets) with the clerk of the local government unit. The State Tax Commission (STC) requires two complete sets (one original and one copy). One copy is retained by the clerk. If you have any questions regarding the completion of this form, call (517) 373-3302.

To be completed by Clerk of Local Government Unit	
Signature of Clerk 	Date Received by Local Unit 4.6.18
STC Use Only	
Application Number	Date Received by STC

APPLICANT INFORMATION
All boxes must be completed.

1a. Company Name (Applicant must be the occupant/operator of the facility) ADAC Plastics, Inc.		1b. Standard Industrial Classification (SIC) Code - Sec. 2(10) (4 or 6 Digit Code) 3089	
1c. Facility Address (City, State, ZIP Code) (real and/or personal property location) 5670 Eagle Drive SE Grand Rapids, MI 49512		1d. City/Township/Village (indicate which) Cascade Township	1e. County Kent
2. Type of Approval Requested <input checked="" type="checkbox"/> New (Sec. 2(5)) <input type="checkbox"/> Transfer <input type="checkbox"/> Speculative Building (Sec. 3(8)) <input type="checkbox"/> Rehabilitation (Sec. 3(6)) <input type="checkbox"/> Research and Development (Sec. 2(10)) <input type="checkbox"/> Increase/Amendment		3a. School District where facility is located Caledonia	3b. School Code 41050
		4. Amount of years requested for exemption (1-12 Years) 12	

5. Per section 5, the application shall contain or be accompanied by a general description of the facility and a general description of the proposed use of the facility, the general nature and extent of the restoration, replacement, or construction to be undertaken, a descriptive list of the equipment that will be part of the facility. Attach additional page(s) if more room is needed.

ADAC will be building a new 56,000 square foot class A office building at this location which will house administrative and engineering personnel. Currently these positions are housed in two seperate office buildings located in Cascade Township. This move will allow for a more collaborative work environment as ADAC continues to develop new products for the automotive market especially electronics related.

6a. Cost of land and building improvements (excluding cost of land)	▶ \$16,957,488.00
* Attach list of improvements and associated costs. * Also attach a copy of building permit if project has already begun.	Real Property Costs
6b. Cost of machinery, equipment, furniture and fixtures	▶ 0.00
* Attach itemized listing with month, day and year of beginning of installation, plus total	Personal Property Costs
6c. Total Project Costs	▶ \$16,957,488.00
* Round Costs to Nearest Dollar	Total of Real & Personal Costs

7. Indicate the time schedule for start and finish of construction and equipment installation. Projects must be completed within a two year period of the effective date of the certificate unless otherwise approved by the STC.

	<u>Begin Date (M/D/Y)</u>	<u>End Date (M/D/Y)</u>	
Real Property Improvements	▶ <u>5/1/2018</u>	▶ <u>6/30/2019</u>	▶ <input type="checkbox"/> Owned <input checked="" type="checkbox"/> Leased
Personal Property Improvements	▶ _____	▶ _____	▶ <input type="checkbox"/> Owned <input type="checkbox"/> Leased

8. Are State Education Taxes reduced or abated by the Michigan Economic Development Corporation (MEDC)? If yes, applicant must attach a signed MEDC Letter of Commitment to receive this exemption. Yes No

9. No. of existing jobs at this facility that will be retained as a result of this project. 111	10. No. of new jobs at this facility expected to create within 2 years of completion. 40
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11. Rehabilitation applications only: Complete a, b and c of this section. You must attach the assessor's statement of SEV for the entire plant rehabilitation district and obsolescence statement for property. The Taxable Value (TV) data below must be as of December 31 of the year prior to the rehabilitation.

a. TV of Real Property (excluding land)	
b. TV of Personal Property (excluding inventory)	
c. Total TV	

12a. Check the type of District the facility is located in:
 Industrial Development District Plant Rehabilitation District

12b. Date district was established by local government unit (contact local unit)	12c. Is this application for a speculative building (Sec. 3(8))? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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APPLICANT CERTIFICATION - complete all boxes.

The undersigned, authorized officer of the company making this application certifies that, to the best of his/her knowledge, no information contained herein or in the attachments hereto is false in any way and that all are truly descriptive of the industrial property for which this application is being submitted.

It is further certified that the undersigned is familiar with the provisions of P.A. 198 of 1974, as amended, being Sections 207.551 to 207.572, inclusive, of the Michigan Compiled Laws; and to the best of his/her knowledge and belief, (s)he has complied or will be able to comply with all of the requirements thereof which are prerequisite to the approval of the application by the local unit of government and the issuance of an Industrial Facilities Exemption Certificate by the State Tax Commission.

13a. Preparer Name William J. Powers	13b. Telephone Number (616) 957-0311	13c. Fax Number (616) 974-0582	13d. E-mail Address bpowers@adacautomotive
14a. Name of Contact Person William J. Powers	14b. Telephone Number (616) 957-0311	14c. Fax Number (616) 974-0582	14d. E-mail Address bpowers@adacautomotive
▶ 15a. Name of Company Officer (No Authorized Agents) Jim Teets			
15b. Signature of Company Officer (No Authorized Agents) 		15c. Fax Number (616) 974-0582	15d. Date 4/5/2018
▶ 15e. Mailing Address (Street, City, State, ZIP Code) 5920 Tahoe Drive SE Grand Rapids, MI 49546		15f. Telephone Number (616) 957-0311	15g. E-mail Address

LOCAL GOVERNMENT ACTION & CERTIFICATION - complete all boxes.

This section must be completed by the clerk of the local governing unit before submitting application to the State Tax Commission. Check items on file at the Local Unit and those included with the submittal.

▶ 16. Action taken by local government unit <input type="checkbox"/> Abatement Approved for _____ Yrs Real (1-12), _____ Yrs Pers (1-12) After Completion <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Denied (Include Resolution Denying)	16b. The State Tax Commission Requires the following documents be filed for an administratively complete application: Check or Indicate N/A if Not Applicable <input type="checkbox"/> 1. Original Application plus attachments, and one complete copy <input type="checkbox"/> 2. Resolution establishing district <input type="checkbox"/> 3. Resolution approving/denying application. <input type="checkbox"/> 4. Letter of Agreement (Signed by local unit and applicant) <input type="checkbox"/> 5. Affidavit of Fees (Signed by local unit and applicant) <input type="checkbox"/> 6. Building Permit for real improvements if project has already begun <input type="checkbox"/> 7. Equipment List with dates of beginning of installation <input type="checkbox"/> 8. Form 3222 (if applicable) <input type="checkbox"/> 9. Speculative building resolution and affidavits (if applicable)
16a. Documents Required to be on file with the Local Unit Check or Indicate N/A if Not Applicable <input type="checkbox"/> 1. Notice to the public prior to hearing establishing a district. <input type="checkbox"/> 2. Notice to taxing authorities of opportunity for a hearing. <input type="checkbox"/> 3. List of taxing authorities notified for district and application action. <input type="checkbox"/> 4. Lease Agreement showing applicants tax liability.	
16c. LUCI Code	16d. School Code
17. Name of Local Government Body	▶ 18. Date of Resolution Approving/Denying this Application

Attached hereto is an original application and all documents listed in 16b. I also certify that all documents listed in 16a are on file at the local unit for inspection at any time, and that any leases show sufficient tax liability.

19a. Signature of Clerk	19b. Name of Clerk	19c. E-mail Address
19d. Clerk's Mailing Address (Street, City, State, ZIP Code)		
19e. Telephone Number	19f. Fax Number	

State Tax Commission Rule Number 57: Complete applications approved by the local unit and received by the State Tax Commission by October 31 each year will be acted upon by December 31. Applications received after October 31 may be acted upon in the following year.

Local Unit: Mail one original and one copy of the completed application and all required attachments to:

**Michigan Department of Treasury
State Tax Commission
PO Box 30471
Lansing, MI 48909**

(For guaranteed receipt by the STC, it is recommended that applications are sent by certified mail.)

STC USE ONLY				
▶ LUCI Code	▶ Begin Date Real	▶ Begin Date Personal	▶ End Date Real	▶ End Date Personal



ADAC Automotive
Eagle Drive Project - New Corporate HQ & Lab/Engineering Facility
Summary Budget

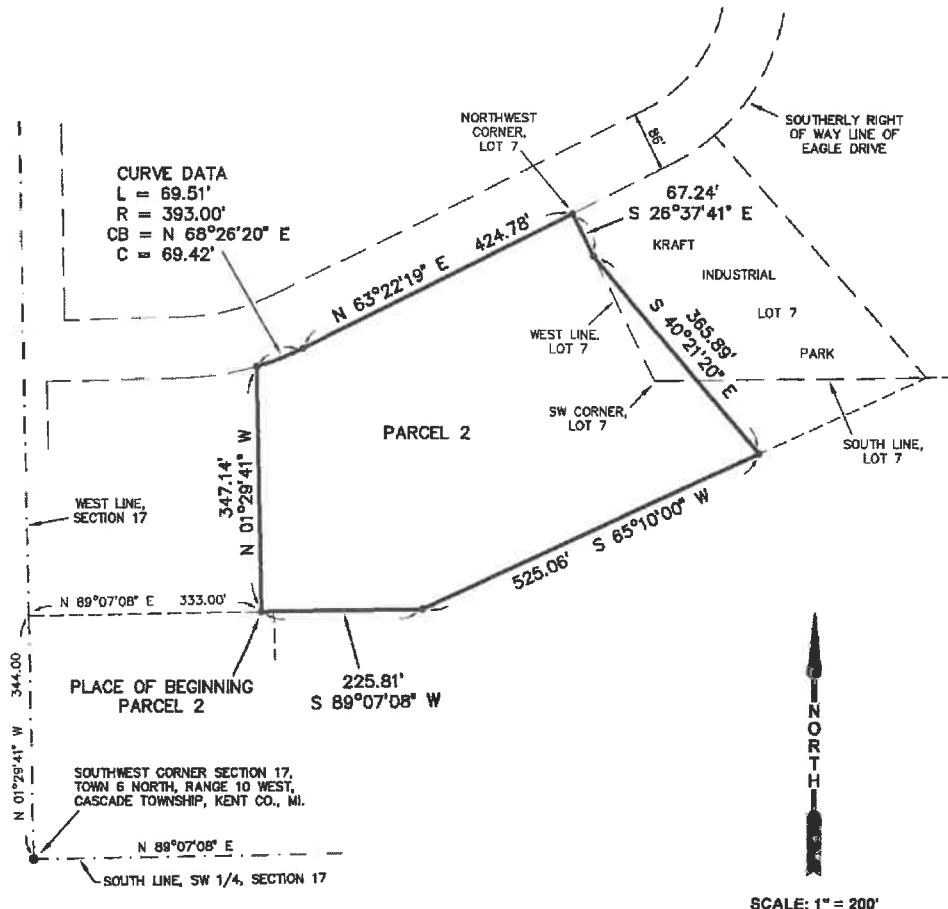
Summary Project Budget		Corporate Headquarters			Eagle East			Total		
#	Description	Initial Estimates	Preliminary Budget RCC 3/9/2018	Variance	Initial Estimates	Preliminary Budget RCC 3/9/2018	Variance	Initial Estimates	Preliminary Budget RCC 3/9/2018	Variance
1	Project Consultants									
	Architectural/Structural/Landscape/MEP Design Assist	\$ 504,863	\$ 504,863	\$ -	\$ 168,288	\$ 168,288	\$ -	\$ 673,150	\$ 673,150	\$ -
	Civil Engineer - Moore & Bruggink	\$ 20,063	\$ 20,063	\$ -	\$ 6,688	\$ 6,688	\$ -	\$ 26,750	\$ 26,750	\$ -
	Geotechnical/Soil Borings - Soils & Structures	\$ 9,128	\$ 9,128	\$ -	\$ 3,043	\$ 3,043	\$ -	\$ 12,170	\$ 12,170	\$ -
	ADAC Project Manager - Journey Construction Group	\$ 153,000	\$ 153,000	\$ -	\$ 51,000	\$ 51,000	\$ -	\$ 204,000	\$ 204,000	\$ -
1	Project Consultants Sub-Total	\$ 687,053	\$ 687,053	\$ -	\$ 229,019	\$ 229,019	\$ -	\$ 916,070	\$ 916,070	\$ -
2	Construction									
	Core & Shell	\$ 6,897,050	\$ 6,854,502	\$ (42,547.75)	\$ 2,992,178	\$ 3,300,400	\$ 308,223	\$ 9,889,228	\$ 10,154,903	\$ 265,675
	Finishes	\$ 3,610,950	\$ 4,997,040	\$ 1,326,090.00	\$ 1,611,173	\$ 1,867,717	\$ 256,545	\$ 5,222,123	\$ 6,804,757	\$ 1,582,635
	Site Package / Infrastructure	\$ 686,000	\$ 1,187,497	\$ 501,497.25	\$ 126,000	\$ 511,831	\$ 385,831	\$ 812,000	\$ 1,699,328	\$ 887,328
	Construction Manager - Rodford Construction									
	Construction Manager - Preconstruction Fee	\$ 9,375	\$ 6,250	\$ (3,125)	\$ 3,125	\$ 6,250	\$ 3,125	\$ 12,500	\$ 12,500	\$ -
	Construction Manager - General Conditions	\$ 215,925	\$ 240,296	\$ 24,371	\$ 71,975	\$ 160,202	\$ 88,227	\$ 287,900	\$ 400,498	\$ 112,598
	Construction Manager - Reimbursable Expenses	\$ 63,000	\$ -	\$ (63,000)	\$ 21,000	\$ -	\$ (21,000)	\$ 84,000	\$ -	\$ (84,000)
	Construction Manager - Fee (1.80% of construction)	\$ 201,101	\$ 237,948	\$ 36,848	\$ 84,588	\$ 105,123	\$ 20,534	\$ 285,689	\$ 343,071	\$ 57,382
	Building Permit and Plan Review Fees	\$ 80,565	\$ 87,461	\$ 6,896	\$ 33,585	\$ 38,632	\$ 5,047	\$ 114,150	\$ 126,093	\$ 11,943
	Project Contingency + Escalation	\$ 622,935	\$ 1,314,725	\$ 691,790	\$ 256,953	\$ 579,209	\$ 322,256	\$ 879,888	\$ 1,893,934	\$ 1,014,046
	Accepted Value Engineering Opportunities		\$ (156,800)	\$ (156,800)		\$ (503,000)	\$ (503,000)		\$ (659,800)	\$ (659,800)
2	Construction Sub-Total	\$ 12,366,900	\$ 14,708,919	\$ 2,322,019	\$ 5,200,577	\$ 6,066,654	\$ 865,788	\$ 17,587,477	\$ 20,775,283	\$ 3,187,806
3	Furniture and Facility Equipment & Technology									
	<i>This will be further refined as design progresses</i>									
	Furniture (Tables, chairs, systems furniture, etc.)	\$ 1,600,000	\$ 1,600,000	\$ -	\$ 200,000	\$ 200,000	\$ -	\$ 1,800,000	\$ 1,800,000	\$ -
	Outdoor patio and balcony furniture	\$ 100,000	\$ 100,000	\$ -	\$ -	\$ -	\$ -	\$ 100,000	\$ 100,000	\$ -
	Artwork & Plantings	\$ 150,000	\$ 150,000	\$ -	\$ 20,000	\$ 20,000	\$ -	\$ 170,000	\$ 170,000	\$ -
	Audio/Visual Equipment	\$ 240,000	\$ 240,000	\$ -	\$ 16,000	\$ 16,000	\$ -	\$ 256,000	\$ 256,000	\$ -
	Security Systems	\$ 70,263	\$ 70,263	\$ -	\$ 10,000	\$ 10,000	\$ -	\$ 80,263	\$ 80,263	\$ -
	Telecommunication/Data Systems	\$ 84,315	\$ 84,315	\$ -	\$ 20,000	\$ 20,000	\$ -	\$ 104,315	\$ 104,315	\$ -
	Fitness Equipment	\$ 100,000	\$ 100,000	\$ -	\$ -	\$ -	\$ -	\$ 100,000	\$ 100,000	\$ -
	Kitchen Equipment	\$ 25,000	\$ 25,000	\$ -	\$ -	\$ -	\$ -	\$ 25,000	\$ 25,000	\$ -
	Building Exterior Signage	\$ 25,000	\$ 25,000	\$ -	\$ 2,500	\$ 2,500	\$ -	\$ 27,500	\$ 27,500	\$ -
	Building Interior Signage	\$ 30,000	\$ 30,000	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ 35,000	\$ 35,000	\$ -
	Window Treatments and/or Window Film	\$ 100,000	\$ 100,000	\$ -	\$ 30,000	\$ 30,000	\$ -	\$ 130,000	\$ 130,000	\$ -
	Racking system and hi-lo					\$ 160,000	\$ 160,000		\$ 160,000	\$ 160,000
	Air compressor equipment					\$ 140,000	\$ 140,000		\$ 140,000	\$ 140,000
3	Furniture and Facility Equipment & Technology	\$ 2,524,578	\$ 2,524,578	\$ -	\$ 303,500	\$ 603,500	\$ 300,000.00	\$ 2,828,078	\$ 3,128,078	\$ 300,000
4	Additional Project Expenses									
	Appraisals	\$ 1,500	\$ 1,500	\$ -	\$ 1,500	\$ 1,500	\$ -	\$ 3,000	\$ 3,000	\$ -
	Builders Risk Insurance	\$ 33,517	\$ 33,517	\$ -	\$ 14,098	\$ 14,098	\$ -	\$ 47,615	\$ 47,615	\$ -
	Commissioning	\$ 30,000	\$ 30,000	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ 35,000	\$ 35,000	\$ -
	Utility Tap Fees	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ 50,000	\$ 50,000	\$ -
	Relocation of meters for new construction	\$ 1,500	\$ 1,500	\$ -	\$ 1,500	\$ 1,500	\$ -	\$ 3,000	\$ 3,000	\$ -
	Relocation of existing ADAC specific fiber	\$ 25,000	\$ 25,000	\$ -	\$ 25,000	\$ 25,000	\$ -	\$ 50,000	\$ 50,000	\$ -
	Relocation of existing utilities	\$ 20,000	\$ 20,000	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ 25,000	\$ 25,000	\$ -
	Existing utility upgrades	\$ -	\$ -	\$ -	\$ 30,000	\$ 30,000	\$ -	\$ 30,000	\$ 30,000	\$ -
4	Additional Project Expenses	\$ 161,517	\$ 161,517	\$ -	\$ 82,098	\$ 82,098	\$ -	\$ 243,615	\$ 243,615	\$ -
5	Moving Expenses									
	Corporate Headquarters									
	Eagle Office	\$ 85,000	\$ 85,000	\$ -				\$ 85,000	\$ 85,000	\$ -
	Tahoe	\$ 45,000	\$ 45,000	\$ -				\$ 45,000	\$ 45,000	\$ -
	Eagle East									
	36th Lab				\$ 25,000	\$ 25,000	\$ -	\$ 25,000	\$ 25,000	\$ -
	Laboratory				\$ 300,000	\$ 300,000	\$ -	\$ 300,000	\$ 300,000	\$ -
	Existing Office Demolition	\$ 88,250	\$ 88,250	\$ -				\$ 88,250	\$ 88,250	\$ -
5	Moving Expenses	\$ 218,250	\$ 218,250	\$ -	\$ 325,000	\$ 325,000	\$ -	\$ 543,250	\$ 543,250	\$ -
6	Purchase Eagle	\$ 1,400,000	\$ 1,400,000	\$ -	\$ -	\$ -	\$ -	\$ 1,400,000	\$ 1,400,000	\$ -
Total Project Investment		\$ 17,378,297	\$ 19,700,316	\$ 2,322,019	\$ 6,140,192	\$ 7,305,380	\$ 1,165,787.67	\$ 23,518,489	\$ 27,006,296	\$ 3,487,806
Real Property Costs			\$ 16,657,488			\$ 6,377,480				

PROPERTY DESCRIPTION
Parcel 2

Part of Lot 7, Kraft Industrial Park (as recorded in Liber 83 of Plats, Pages 30 and 31) and that part of the Southwest one-quarter, Section 17, Town 6 North, Range 10 West, Cascade Township, Kent County, Michigan, all being described as: COMMENCING at the Southwest corner of Section 17; thence North 01°29'41" West 344.00 feet along the West line of said section; thence North 89°07'08" East 333.00 feet parallel with the South line of said section to the PLACE OF BEGINNING; thence North 01°29'41" West 347.14 feet parallel with the West line of said section; thence Northeasterly 69.51 feet along the Southerly right-of-way line of Eagle Drive (a 66.00 foot wide public right-of-way) on a 393.00 foot radius curve to the left, the chord of which bears North 68°26'20" East 69.42 feet; thence North 63°22'19" East 424.78 feet along said right-of-way line to the Northwestern corner of said Lot 7; thence South 26°37'41" East 67.24 feet along the Westerly line of said Lot 7; thence South 40°21'20" East 365.89 feet; thence South 65°10'00" West 525.06 feet; thence South 89°07'08" West 225.81 feet parallel with the South line of said section to the place of beginning.

5.6648 Acres

P:\170261.1 ADAC - cascade\CAD\DWG\170261 ADAC Cascade New Parcel 2 Property Description Map (2017).dwg, Survey Map: 1/30/2018 3:46:42 PM, MCL, CIVIL, SD 2017



FIELD SURVEY BY: M&B OFFICE	SUPERVISION BY: S/JG	Prepared By: MOORE & BRUGGINK, INC. Consulting Engineers 2020 Monroe Avenue N.W. Grand Rapids, Michigan 49505-6298 Phone: (616) 363-9801 Web: www.mbce.com
DRAWN BY: MDJ	CHECKED BY: S/JG	
DATE: JANUARY 30, 2018	PROJECT NO.: 170261.1	

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**WELCOME
STUDENTS!**



VEHICLE ACCESS SYSTEMS TECHNOLOGY

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ADAC AUTOMOTIVE

- **Facts & Figures**
 - Established 1975
 - Headquarters in Grand Rapids, MI
 - 2016 West Michigan Sales: \$296M
 - 1,300 Employees
 - ISO/TS 16949:2009
- **Core Products**
 - Outside Door Handles
 - Inside Door Handles
 - Painted Trim
 - Rear Access Systems
 - Exterior Mirrors
- **Production Processes**
 - Injection Molding
 - Body Color Painting
 - Assembly Operations & Electronics Integration
 - Just-in-Time Delivery Solutions



Corporate Headquarters – Grand Rapids, MI



ADAC Birthday Blast – Celebrating 40 Years



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MICHIGAN OPERATIONS

MANUFACTURING



Keating Mfg.
Muskegon, MI



Port City Mfg.
Muskegon, MI



Olthoff Mfg.
Muskegon, MI



Saranac Mfg.
Saranac, MI



36th Street Mfg.
Grand Rapids, MI

CORPORATE SERVICES



Tahoe Facility
Corporate HQ
Grand Rapids, MI



Auburn Hills Facility
Sales HQ
Auburn Hills, MI



Eagle Facility
Design & Engineering
Grand Rapids, MI



Eagle East Facility
Innovation
Grand Rapids, MI



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KEY PRODUCT CATEGORIES

OUTSIDE DOOR HANDLES



INSIDE DOOR HANDLES



PAINTED TRIM



REAR ACCESS SYSTEMS



EXTERIOR MIRRORS



VEHICLE ACCESS SYSTEMS TECHNOLOGY

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FULL SERVICE DESIGN & DEVELOPMENT


DESIGN	SIMULATION	VERIFICATION	EXCHANGE
			
<p>World-class, full-service design capabilities are the ultimate advantage for shortened time to market.</p> <p>CAD systems include:</p> <ul style="list-style-type: none"> IDEAS NX Catia V5 Catia V4 	<p>ADAC products are designed up-front to optimize manufacturing operations and ensure consumer safety using state-of-the-art and proprietary tools including:</p> <ul style="list-style-type: none"> FEA Analysis ADAC Crash Analysis AutoDesk Mold Flow Expert Level Certification 	<p>Product design and simulation services are supported by in-house modeling and prototype capabilities.</p> <p>In-house processes include:</p> <ul style="list-style-type: none"> CNC machining FDM rapid prototypes Advanced finishing Product to vehicle upfit Electrical integration 	<p>Innovation and production design processes are managed through constant communication utilizing:</p> <ul style="list-style-type: none"> ANX Connection Trubiquity FTP Client TcE VPM KVS TcP

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CORE PRODUCTION PROCESSES



Olthoff Manufacturing – Muskegon, MI

INJECTION MOLDING	BODY COLOR PAINTING	ASSEMBLY OPERATIONS	ELECTRONICS INTEGRATION
<p>Industry leader in advance molding technologies including gas assist, two-shot and tandem molding</p> <p>150 – 1760 US ton range 75+ Presses in N. America</p>	<p>World-class paint systems capable of meeting or exceeding industry finish expectations</p> <p>Two systems located in Muskegon, MI</p>	<p>Expertise in design of assembly operations using best-cost approach to ensure component-level quality, finished good performance and serialized part traceability</p>	<p>As a market leader in passive entry door handles, ADAC integrates millions of electronic components annually including switches, sensors, antennas and cameras</p>

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PURE MICHIGAN[®]

We run on brainpower.

https://www.youtube.com/watch?feature=player_detailpage&v=0lxocGa7q4o



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PEOPLE

Our people are the source of our strength, provide our corporate intelligence and determine our reputation and vitality. Respect, empowerment, alignment and teamwork are our core human values.

ADAC is always looking for good people to join our team.

We look for people that:

- Are eager to learn
- Want to grow and develop their skills
- Have good work ethic
- Are reliable to be at work on time everyday
- Work well with others

Jobs that are in demand:

- Inspector operators
- Material handlers
- Process technicians
- Product design engineers



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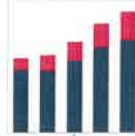
PEOPLE

Our people are the source of our strength, provide our corporate intelligence and determine our reputation and vitality. Respect, empowerment, alignment and teamwork are our core human values.



PRODUCTS

Our products will be designed and developed with proven processes and technologies to satisfy our customers' needs. Innovation will drive our product offerings.



PROFITS

Our profits will measure the results of our efforts and the satisfaction we provide to our customers. Profits are required to survive and grow.



COMMUNITY

Our community will know us to be a collection of caring men and women who work to improve our environment and enrich the lives of those around us.



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Memo

To: Cascade Township Board
From: Roger Mc Carty, Assessor
CC:
Date: 5/15/2018
Re: Request for approval of IFT Exemption Certificate for new facility for Adac Plastics Inc.

We will first approve the Industrial Development District and then the certificate.

Adac Plastics Inc has applied for abatement for a NEW FACILITY to be located at 5716 Eagle Drive. The project is for 21,050 sq. ft. addition to an existing R/D building. Personal property is not included as it would be exempt under the EMPP exemption. Presently they have 13 employees at this facility in Cascade and with this project 10 new jobs will be added.

The amount of the exemption request is \$6,377,480 which is all real property.

It is recommended that the certificate be granted for a period of 12 years.

Attached are the application and exhibits submitted by Adac Plastics Inc., which explain the project. If you have any questions prior to the meeting on May 23, 2018, please feel free to contact me.

The Industrial Facilities Certificate must be issued during the early stages of construction and will entitle the firm to certain tax savings during the term of the exemption certificate. The following computation reflects the tax savings the company will realize for the first year after completion of the project. The Tax Rate for the building portion (real property) is 1/2 of the Ad Valorem rate with the State Education Tax not reduced. The 1% administration fee is included in the calculations.

REAL

Ad Valorem Millage Rate	IFT Millage Rate	SEV of Project [Est.]	Ad Valorem Taxes [Est.]	IFT Taxes [Est.]	Estimated Tax Savings	Township Tax Loss
50.9018	28.4509	\$3,188,740	\$163,935	\$91,629	\$72,306	\$5,675

RESOLUTION # /2018

TOWNSHIP OF CASCADE
RESOLUTION OF TOWNSHIP BOARD
ESTABLISHING INDUSTRIAL DEVELOPMENT DISTRICT

At a regular meeting of the Township Board of the Township of Cascade, County of Kent, State of Michigan, held in the Cascade Library in said Township on the 23rd day of May 2018, at 7:00 p.m.

MEMBERS PRESENT:

MEMBERS ABSENT:

The following preamble and resolution was offered by Member and supported by Member .

WHEREAS, pursuant to Act No. 198 of the Public Acts of 1974, as amended, Cascade Township has the authority to establish "Industrial Development Districts" within the boundaries of the Township of Cascade; and

WHEREAS, Adac Plastics Inc. has petitioned the Cascade Township Board to establish an Industrial Development District in the area more particularly described as:

411917365029 LOT 7 EX COM AT NW COR OF SD LOT TH S 26D 37M 41S E ALONG W LINE OF SD LOT 67.24 FT TO BEG OF THIS DESC - TH SLY ALONG WLY LINE OF SD LOT TO SW COR OF SD LOT TH E ALONG S LINE OF SD LOT TO LINE BEARING S 40D 21M 20S E FROM BEG TH N 40D 21M 20S W TO BEG * KRAFT INDUSTRIAL PARK SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-024, 41-19-17-365-025;

and

411917365031 PART OF SW 1/4 COM AT SE COR LOT 7 OF KRAFT INDUSTRIAL PARK TH S 65D 10M 00S W 257.11 FT TH N 40D 21M 20S W TO S LINE OF SD LOT TH E ALONG SD S LINE TO BEG * SEC 17 T6N R10W 0.39 A. SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-026, 41-19-17-365-027;

; and

WHEREAS, construction, acquisitions, alterations, or installation of a proposed facility has not commenced at the time of filing the request to establish this district; and

WHEREAS, written notice has been given by certified mail to all owners of real property located within the district, and to the public by newspaper advertisement in the Grand Rapids Press of the hearing on the establishment of the proposed district; and

WHEREAS, on May 23, 2018, a public hearing was held at which all of the owners of real property within the proposed Industrial Development District and all residents and taxpayers of Cascade Township were afforded and opportunity to be heard thereon; and

WHEREAS, the Cascade Township Board deems it to be in the public interest of Cascade Township to establish the Industrial Development District as proposed;

NOW THEREFORE, BE IT RESOLVED:

by the Cascade Township Board that the legally described parcel of land described as:

411917365029 LOT 7 EX COM AT NW COR OF SD LOT TH S 26D 37M 41S E ALONG W LINE OF SD LOT 67.24 FT TO BEG OF THIS DESC - TH SLY ALONG WLY LINE OF SD LOT TO SW COR OF SD LOT TH E ALONG S LINE OF SD LOT TO LINE BEARING S 40D 21M 20S E FROM BEG TH N 40D 21M 20S W TO BEG * KRAFT INDUSTRIAL PARK SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-024, 41-19-17-365-025;

and

411917365031 PART OF SW 1/4 COM AT SE COR LOT 7 OF KRAFT INDUSTRIAL PARK TH S 65D 10M 00S W 257.11 FT TH N 40D 21M 20S W TO S LINE OF SD LOT TH E ALONG SD S LINE TO BEG * SEC 17 T6N R10W 0.39 A. SPLIT/COMBINED ON 02/12/2018 FROM 41-19-17-365-026, 41-19-17-365-027;

situated in the Cascade Township, Kent County, Michigan, be and hereby is established as an Industrial Development District pursuant to the provision of Act No. 198 of the public act of 1974, as amended, to be known as the Adac Plastics Inc. R/D Industrial Development District.

YEAS:

NAYS:

RESOLUTION DECLARED ADOPTED.

Susan Slater

Cascade Township Clerk

CERTIFICATION

I certify that the foregoing constitutes a true and complete copy of a resolution adopted by the Cascade Township Board of the Township of Cascade, County of Kent, Michigan, at a regular meeting held on May 23, 2018.

Susan Slater
Cascade Township Clerk

RESOLUTION # / 2018

TOWNSHIP OF CASCADE
RESOLUTION TO APPROVE APPLICATION
FOR INDUSTRIAL FACILITIES EXEMPTION CERTIFICATE

At a regular meeting of the Township Board of the Township of Cascade, County of Kent, State of Michigan, held in the Cascade Library, 2870 Jacksmith Drive, S.E., in said Township on the 23rd day of May, 2018, at 7:00 p.m.

MEMBERS PRESENT:

MEMBERS ABSENT:

The following preamble and resolution was offered by Member and supported by Member .

RESOLUTION TO APPROVE APPLICATION
FOR INDUSTRIAL FACILITIES EXEMPTION CERTIFICATE
FOR ADAC PLASTICS INC.

WHEREAS, pursuant to Act No. 198 of the Public Acts of 1974, as amended (“Act 198”), and after a duly noticed public hearing held at 7:00 p.m. on March 23, 2016 this Board, by resolution, established Adac Plastics Inc. R/D Industrial Development District as requested by Adac Plastics Inc. and

WHEREAS, Adac Plastics Inc., has filed an Application for an Industrial Facilities Exemption Certificate with respect to installation of Real Property within said Industrial Development District; and

WHEREAS, before acting on said Application, a public hearing was held before this Board on May 23, 2018, at the Cascade Library, 2870 Jacksmith Drive, S.E., Grand Rapids, Michigan, at 7:00 p.m.; and

WHEREAS, written notification of said hearing was given to the Township Assessor and to the legislative body of each taxing unit which levies ad valorem property taxes within Cascade Township; and

WHEREAS, the Township Assessor and representatives of the affected taxing units have been given an opportunity to be heard, and the Township Board has considered any objections with regard to the approval of an Industrial Facilities Exemption Certificate for Adac Plastics Inc..

NOW THEREFORE, BE IT RESOLVED AS FOLLOWS:

1. That the Township Board finds as follows:
 - a. That the application relates to a “new facility” within the meaning of Act 198 and which are situated within Adac Plastics Inc. R/D Industrial Development District.
 - b. That the commencement of the construction and acquisition of the new facilities described in the application occurred not earlier than six (6) months before the filing of the application.
 - c. That new facility described in the application is calculated to have the reasonable likelihood to create employment, retain employment or prevent a loss of employment in Cascade Township.
 - d. That the aggregate State Equalized Valuation (“SEV”) of real and personal property exempt from ad valorem taxes within Cascade Township, after granting this Certificate, will not exceed five percent (5%) of an amount equal to the sum of the SEV of Cascade Township, plus the SEV of personal and real property thus exempted.
 - e. That the granting of the Industrial Facilities Exemption Certificate for Adac Plastics Inc., considering together with the aggregate amount of certificates previously granted and currently in force under Act 198, and Act 255 of the Public Acts of 1978, shall not have the effect of substantially impeding the operation of Cascade Township or impairing the financial soundness of any taxing unit which levies ad valorem property taxes in Cascade Township.
2. That the Application of Adac Plastics Inc. for an Industrial Facilities Exemption Certificate be and is hereby approved.
3. That the Industrial Facilities Exemption Certificate, when issued, shall be and remain in force and effect for a period of TWELVE (12) years.
4. That all resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same are hereby rescinded.

YEAS:

NAYS:

MEMBERS ABSENT:

RESOLUTION DECLARED ADOPTED.

Susan Slater
Cascade Township Clerk

CERTIFICATION

I certify that the foregoing constitutes a true and complete copy of a resolution adopted by the Cascade Township Board of the Township of Cascade, County of Kent, Michigan, at a regular meeting held on May 23, 2018.

Susan Slater
Cascade Township Clerk

Application for Industrial Facilities Tax Exemption Certificate

Issued under authority of Public Act 198 of 1974, as amended. Filing is mandatory.

INSTRUCTIONS: File the original and two copies of this form and the required attachments (three complete sets) with the clerk of the local government unit. The State Tax Commission (STC) requires two complete sets (one original and one copy). One copy is retained by the clerk. If you have any questions regarding the completion of this form, call (517) 373-3302.

To be completed by Clerk of Local Government Unit	
Signature of Clerk	Date Received by Local Unit <div style="text-align: right; font-size: 1.2em;">4.6.18.</div>
STC Use Only	
Application Number	Date Received by STC

APPLICANT INFORMATION

All boxes must be completed.

1a. Company Name (Applicant must be the occupant/operator of the facility) ADAC Plastics, Inc.	1b. Standard Industrial Classification (SIC) Code - Sec. 2(10) (4 or 6 Digit Code) 3089	
1c. Facility Address (City, State, ZIP Code) (real and/or personal property location) 5716 Eagle Drive SE Grand Rapids, MI 49512	1d. City/Township/Village (indicate which) Cascade Township	1e. County Kent
2. Type of Approval Requested <input checked="" type="checkbox"/> New (Sec. 2(5)) <input type="checkbox"/> Transfer <input type="checkbox"/> Speculative Building (Sec. 3(8)) <input type="checkbox"/> Rehabilitation (Sec. 3(6)) <input type="checkbox"/> Research and Development (Sec. 2(10)) <input type="checkbox"/> Increase/Amendment	3a. School District where facility is located Forest Hills	3b. School Code 41110
4. Amount of years requested for exemption (1-12 Years) 12		

5. Per section 5, the application shall contain or be accompanied by a general description of the facility and a general description of the proposed use of the facility, the general nature and extent of the restoration, replacement, or construction to be undertaken, a descriptive list of the equipment that will be part of the facility. Attach additional page(s) if more room is needed.

ADAC will be adding a 21,050 square foot addition to the existing Innovation (R&D) building at this location more than doubling its current size. This will allow ADAC to consolidate its validation test lab and metrology departments currently located in Kentwood Michigan with the Innovation group. The combined groups will be able to develop test and validate new products particularly electronics for the automotive market.

6a. Cost of land and building improvements (excluding cost of land) * Attach list of improvements and associated costs. * Also attach a copy of building permit if project has already begun.	▶ <u>\$6,377,480.00</u> Real Property Costs
6b. Cost of machinery, equipment, furniture and fixtures * Attach itemized listing with month, day and year of beginning of installation, plus total	▶ <u>0.00</u> Personal Property Costs
6c. Total Project Costs * Round Costs to Nearest Dollar	▶ <u>\$6,377,480.00</u> Total of Real & Personal Costs

7. Indicate the time schedule for start and finish of construction and equipment installation. Projects must be completed within a two year period of the effective date of the certificate unless otherwise approved by the STC.

	<u>Begin Date (M/D/Y)</u>	<u>End Date (M/D/Y)</u>		
Real Property Improvements	▶ <u>5/1/2018</u>	<u>3/31/2019</u>	▶ <input type="checkbox"/> Owned	<input checked="" type="checkbox"/> Leased
Personal Property Improvements	▶ _____	_____	▶ <input type="checkbox"/> Owned	<input type="checkbox"/> Leased

8. Are State Education Taxes reduced or abated by the Michigan Economic Development Corporation (MEDC)? If yes, applicant must attach a signed MEDC Letter of Commitment to receive this exemption. Yes No

9. No. of existing jobs at this facility that will be retained as a result of this project. 13	10. No. of new jobs at this facility expected to create within 2 years of completion. 10
--	--

11. Rehabilitation applications only: Complete a, b and c of this section. You must attach the assessor's statement of SEV for the entire plant rehabilitation district and obsolescence statement for property. The Taxable Value (TV) data below must be as of December 31 of the year prior to the rehabilitation.

a. TV of Real Property (excluding land)	
b. TV of Personal Property (excluding inventory)	
c. Total TV	


12a. Check the type of District the facility is located in:
 Industrial Development District Plant Rehabilitation District

12b. Date district was established by local government unit (contact local unit)	12c. Is this application for a speculative building (Sec. 3(8))? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
--	---

APPLICANT CERTIFICATION - complete all boxes.

The undersigned, authorized officer of the company making this application certifies that, to the best of his/her knowledge, no information contained herein or in the attachments hereto is false in any way and that all are truly descriptive of the industrial property for which this application is being submitted.

It is further certified that the undersigned is familiar with the provisions of P.A. 198 of 1974, as amended, being Sections 207.551 to 207.572, inclusive, of the Michigan Compiled Laws; and to the best of his/her knowledge and belief, (s)he has complied or will be able to comply with all of the requirements thereof which are prerequisite to the approval of the application by the local unit of government and the issuance of an Industrial Facilities Exemption Certificate by the State Tax Commission.

13a. Preparer Name William J. Powers	13b. Telephone Number (616) 957-0311	13c. Fax Number (616) 974-0582	13d. E-mail Address bpowers@adacautomotive
14a. Name of Contact Person William J. Powers	14b. Telephone Number (616) 957-0311	14c. Fax Number (616) 974-0582	14d. E-mail Address bpowers@adacautomotive
▶ 15a. Name of Company Officer (No Authorized Agents) Jim Teets			
15b. Signature of Company Officer (No Authorized Agents) 		15c. Fax Number (616) 974-0582	15d. Date 4/5/2018
▶ 15e. Mailing Address (Street, City, State, ZIP Code) 5920 Tahoe Drive SE Grand Rapids, MI 49546		15f. Telephone Number (616) 957-0311	15g. E-mail Address

LOCAL GOVERNMENT ACTION & CERTIFICATION - complete all boxes.

This section must be completed by the clerk of the local governing unit before submitting application to the State Tax Commission. Check items on file at the Local Unit and those included with the submittal.

▶ 16. Action taken by local government unit <input type="checkbox"/> Abatement Approved for _____ Yrs Real (1-12), _____ Yrs Pers (1-12) After Completion <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Denied (Include Resolution Denying)	16b. The State Tax Commission Requires the following documents be filed for an administratively complete application: Check or Indicate N/A if Not Applicable <input type="checkbox"/> 1. Original Application plus attachments, and one complete copy <input type="checkbox"/> 2. Resolution establishing district <input type="checkbox"/> 3. Resolution approving/denying application. <input type="checkbox"/> 4. Letter of Agreement (Signed by local unit and applicant) <input type="checkbox"/> 5. Affidavit of Fees (Signed by local unit and applicant) <input type="checkbox"/> 6. Building Permit for real improvements if project has already begun <input type="checkbox"/> 7. Equipment List with dates of beginning of installation <input type="checkbox"/> 8. Form 3222 (if applicable) <input type="checkbox"/> 9. Speculative building resolution and affidavits (if applicable)
16a. Documents Required to be on file with the Local Unit Check or Indicate N/A if Not Applicable <input type="checkbox"/> 1. Notice to the public prior to hearing establishing a district. <input type="checkbox"/> 2. Notice to taxing authorities of opportunity for a hearing. <input type="checkbox"/> 3. List of taxing authorities notified for district and application action. <input type="checkbox"/> 4. Lease Agreement showing applicants tax liability.	
16c. LUCI Code	16d. School Code
17. Name of Local Government Body	▶ 18. Date of Resolution Approving/Denying this Application

Attached hereto is an original application and all documents listed in 16b. I also certify that all documents listed in 16a are on file at the local unit for inspection at any time, and that any leases show sufficient tax liability.

19a. Signature of Clerk	19b. Name of Clerk	19c. E-mail Address
19d. Clerk's Mailing Address (Street, City, State, ZIP Code)		
19e. Telephone Number	19f. Fax Number	

State Tax Commission Rule Number 57: Complete applications approved by the local unit and received by the State Tax Commission by October 31 each year will be acted upon by December 31. Applications received after October 31 may be acted upon in the following year.

Local Unit: Mail one original and one copy of the completed application and all required attachments to:

**Michigan Department of Treasury
State Tax Commission
PO Box 30471
Lansing, MI 48909**

(For guaranteed receipt by the STC, it is recommended that applications are sent by certified mail.)

STC USE ONLY				
▶ LUCI Code	▶ Begin Date Real	▶ Begin Date Personal	▶ End Date Real	▶ End Date Personal



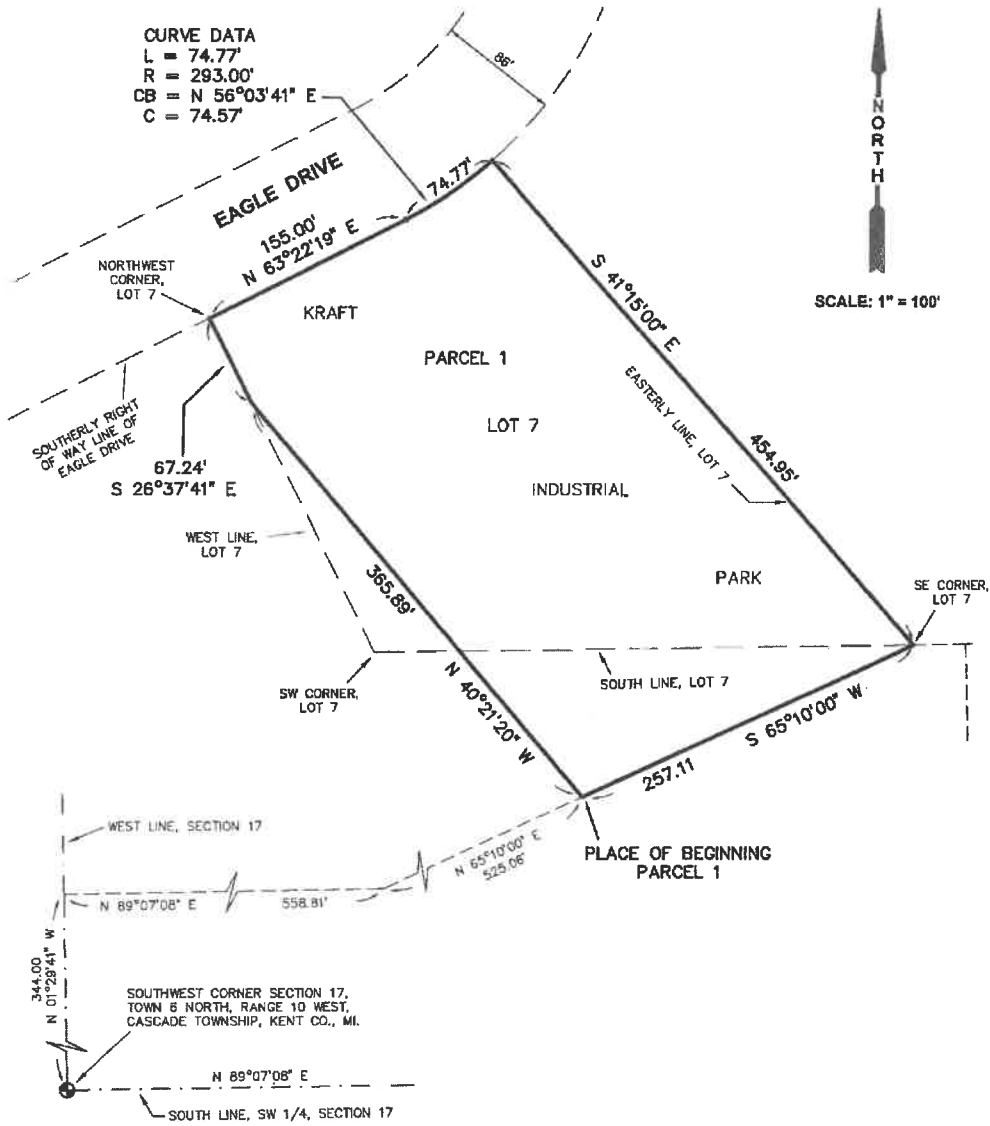
ADAC Automotive
 Eagle Drive Project - New Corporate HQ & Lab/Engineering Facility
 Summary Budget

Summary Project Budget		Corporate Headquarters			Eagle East			Total		
#	Description	Initial Estimates	Preliminary Budget RCC 3/9/2018	Variance	Initial Estimates	Preliminary Budget RCC 3/9/2018	Variance	Initial Estimates	Preliminary Budget RCC 3/9/2018	Variance
1	Project Consultants									
	Architectural/Structural/Landscape/MEP Design Assist	\$ 504,863	\$ 504,863	\$ -	\$ 168,288	\$ 168,288	\$ -	\$ 673,150	\$ 673,150	\$ -
	Civil Engineer - Moore & Bruggink	\$ 20,063	\$ 20,063	\$ -	\$ 6,688	\$ 6,688	\$ -	\$ 26,750	\$ 26,750	\$ -
	Geotechnical/Soil Borings - Soils & Structures	\$ 9,128	\$ 9,128	\$ -	\$ 3,043	\$ 3,043	\$ -	\$ 12,170	\$ 12,170	\$ -
	ADAC Project Manager - Journey Construction Group	\$ 153,000	\$ 153,000	\$ -	\$ 51,000	\$ 51,000	\$ -	\$ 204,000	\$ 204,000	\$ -
1	Project Consultants Sub-Total	\$ 687,053	\$ 687,053	\$ -	\$ 229,018	\$ 229,018	\$ -	\$ 916,070	\$ 916,070	\$ -
2	Construction									
	Core & Shell	\$ 6,897,050	\$ 6,854,502	\$ (42,547.75)	\$ 2,992,178	\$ 3,300,400	\$ 308,223	\$ 9,889,228	\$ 10,154,903	\$ 265,675
	Finishes	\$ 3,610,950	\$ 4,937,040	\$ 1,326,090.00	\$ 1,611,173	\$ 1,867,717	\$ 256,545	\$ 5,222,123	\$ 6,804,757	\$ 1,582,635
	Site Package / Infrastructure	\$ 686,000	\$ 1,187,497	\$ 501,497.25	\$ 126,000	\$ 511,831	\$ 385,831	\$ 812,000	\$ 1,609,328	\$ 887,328
	Construction Manager - Rockford Construction									
	Construction Manager - Preconstruction Fee	\$ 9,375	\$ 6,250	\$ (3,125)	\$ 3,125	\$ 6,250	\$ 3,125	\$ 12,500	\$ 12,500	\$ -
	Construction Manager - General Conditions	\$ 215,925	\$ 240,296	\$ 24,371	\$ 71,975	\$ 160,202	\$ 88,227	\$ 287,900	\$ 400,498	\$ 112,598
	Construction Manager - Reimbursable Expenses	\$ 63,000	\$ -	\$ (63,000)	\$ 21,000	\$ -	\$ (21,000)	\$ 84,000	\$ -	\$ (84,000)
	Construction Manager - Fee (1.80% of construction)	\$ 201,101	\$ 237,948	\$ 36,848	\$ 84,588	\$ 105,123	\$ 20,534	\$ 285,689	\$ 343,071	\$ 57,382
	Building Permit and Plan Review Fees	\$ 80,565	\$ 87,461	\$ 6,896	\$ 33,585	\$ 38,632	\$ 5,047	\$ 114,150	\$ 126,093	\$ 11,943
	Project Contingency + Escalation	\$ 622,935	\$ 1,314,725	\$ 691,790	\$ 256,953	\$ 579,209	\$ 322,256	\$ 879,888	\$ 1,893,934	\$ 1,014,046
	Accepted Value Engineering Opportunities		\$ (156,800)	\$ (156,800)		\$ (503,000)	\$ (503,000)		\$ (659,800)	\$ (659,800)
2	Construction Sub-Total	\$ 12,386,900	\$ 14,708,919	\$ 2,322,019	\$ 5,200,577	\$ 6,066,364	\$ 865,788	\$ 17,587,477	\$ 20,775,283	\$ 3,187,806
3	Furniture and Facility Equipment & Technology									
	<i>This will be further refined as design progresses</i>									
	Furniture (Tables, chairs, systems furniture, etc.)	\$ 1,600,000	\$ 1,600,000	\$ -	\$ 200,000	\$ 200,000	\$ -	\$ 1,800,000	\$ 1,800,000	\$ -
	Outdoor patio and balcony furniture	\$ 100,000	\$ 100,000	\$ -	\$ -	\$ -	\$ -	\$ 100,000	\$ 100,000	\$ -
	Artwork & Plantings	\$ 150,000	\$ 150,000	\$ -	\$ 20,000	\$ 20,000	\$ -	\$ 170,000	\$ 170,000	\$ -
	Audio/Visual Equipment	\$ 240,000	\$ 240,000	\$ -	\$ 16,000	\$ 16,000	\$ -	\$ 256,000	\$ 256,000	\$ -
	Security Systems	\$ 70,263	\$ 70,263	\$ -	\$ 10,000	\$ 10,000	\$ -	\$ 80,263	\$ 80,263	\$ -
	Telecommunication/Data Systems	\$ 84,315	\$ 84,315	\$ -	\$ 20,000	\$ 20,000	\$ -	\$ 104,315	\$ 104,315	\$ -
	Fitness Equipment	\$ 100,000	\$ 100,000	\$ -	\$ -	\$ -	\$ -	\$ 100,000	\$ 100,000	\$ -
	Kitchen Equipment	\$ 25,000	\$ 25,000	\$ -	\$ -	\$ -	\$ -	\$ 25,000	\$ 25,000	\$ -
	Building Exterior Signage	\$ 25,000	\$ 25,000	\$ -	\$ 2,500	\$ 2,500	\$ -	\$ 27,500	\$ 27,500	\$ -
	Building Interior Signage	\$ 30,000	\$ 30,000	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ 35,000	\$ 35,000	\$ -
	Window Treatments and/or Window Film	\$ 100,000	\$ 100,000	\$ -	\$ 30,000	\$ 30,000	\$ -	\$ 130,000	\$ 130,000	\$ -
	Racking system and hi-lo					\$ 160,000	\$ 160,000		\$ 160,000	\$ 160,000
	Air compressor equipment					\$ 140,000	\$ 140,000		\$ 140,000	\$ 140,000
3	Furniture and Facility Equipment & Technology	\$ 2,524,578	\$ 2,524,578	\$ -	\$ 303,500	\$ 603,500	\$ 300,000.00	\$ 2,828,078	\$ 3,128,078	\$ 300,000
4	Additional Project Expenses									
	Appraisals	\$ 1,500	\$ 1,500	\$ -	\$ 1,500	\$ 1,500	\$ -	\$ 3,000	\$ 3,000	\$ -
	Builders Risk Insurance	\$ 33,517	\$ 33,517	\$ -	\$ 14,098	\$ 14,098	\$ -	\$ 47,615	\$ 47,615	\$ -
	Commissioning	\$ 30,000	\$ 30,000	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ 35,000	\$ 35,000	\$ -
	Utility Tap Fees	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ 50,000	\$ 50,000	\$ -
	Relocation of meters for new construction	\$ 1,500	\$ 1,500	\$ -	\$ 1,500	\$ 1,500	\$ -	\$ 3,000	\$ 3,000	\$ -
	Relocation of existing ADAC specific fiber	\$ 25,000	\$ 25,000	\$ -	\$ 25,000	\$ 25,000	\$ -	\$ 50,000	\$ 50,000	\$ -
	Relocation of existing utilities	\$ 20,000	\$ 20,000	\$ -	\$ 5,000	\$ 5,000	\$ -	\$ 25,000	\$ 25,000	\$ -
	Existing utility upgrades	\$ -	\$ -	\$ -	\$ 30,000	\$ 30,000	\$ -	\$ 30,000	\$ 30,000	\$ -
4	Additional Project Expenses	\$ 161,517	\$ 161,517	\$ -	\$ 82,098	\$ 82,098	\$ -	\$ 243,615	\$ 243,615	\$ -
5	Moving Expenses									
	Corporate Headquarters									
	Eagle Office	\$ 85,000	\$ 85,000	\$ -			\$ -	\$ 85,000	\$ 85,000	\$ -
	Tahoe	\$ 45,000	\$ 45,000	\$ -			\$ -	\$ 45,000	\$ 45,000	\$ -
	Eagle East									
	36th Lab			\$ -	\$ 25,000	\$ 25,000	\$ -	\$ 25,000	\$ 25,000	\$ -
	Laboratory			\$ -	\$ 300,000	\$ 300,000	\$ -	\$ 300,000	\$ 300,000	\$ -
	Existing Office Demolition	\$ 88,250	\$ 88,250	\$ -			\$ -	\$ 88,250	\$ 88,250	\$ -
5	Moving Expenses	\$ 218,250	\$ 218,250	\$ -	\$ 325,000	\$ 325,000	\$ -	\$ 543,250	\$ 543,250	\$ -
6	Purchase Eagle	\$ 1,400,000	\$ 1,400,000	\$ -	\$ -	\$ -	\$ -	\$ 1,400,000	\$ 1,400,000	\$ -
Total Project Investment		\$ 17,378,297	\$ 19,700,316	\$ 2,322,019	\$ 6,140,192	\$ 7,305,980	\$ 1,165,787.67	\$ 23,518,489	\$ 27,006,296	\$ 3,487,806
Real Property Costs			\$ 16,857,488			\$ 6,377,480				

PROPERTY DESCRIPTION
Parcel 1

Part of Lot 7, Kraft Industrial Park (as recorded in Liber 83 of Plats, Pages 30 and 31) and that part of the Southwest one-quarter, Section 17, Town 6 North, Range 10 West, Cascade Township, Kent County, Michigan, all being described as: COMMENCING at the Southwest corner of Section 17; thence North 01°29'41" West 344.00 feet along the West line of said section; thence North 89°07'08" East 558.81 feet parallel with the South line of said section; thence North 65°10'00" East 525.06 feet to the PLACE OF BEGINNING; thence North 40°21'20" West 365.89 feet; thence North 26°37'41" West 67.24 feet along the West line of said Lot 7 to the Northwest corner of said Lot 7; thence North 63°22'19" East 155.00 feet along the Southerly right-of-way line of Eagle Drive (a 66.00 foot wide public right-of-way); thence Northeasterly 74.77 feet along said right-of-way line on a 293.00 foot radius curve to the left, the chord of which bears North 56°03'41" East 74.77 feet; thence South 41°15'00" East 454.95 feet along the Easterly line of said Lot 7 to the Southeast corner of said Lot 7; thence South 65°10'00" West 257.11 feet to the place of beginning.

2.4556 Acres



P:\170261.1 ADAC- cascade New Parcel 1 Property Description Map (2017).dwg, Survey Map, 1/21/2018 8:28:58 AM, MDJ, CIVIL 3D 2017

FIELD SURVEY BY: M&B OFFICE	SUPERVISION BY: SJJ	Prepared By: MOORE & BRUGGINK, INC. Consulting Engineers 2020 Monroe Avenue N.W. Grand Rapids, Michigan 49505-6298 Phone: (616) 363-9801 Web: www.mbce.com
DRAWN BY: MDJ	CHECKED BY: SJJ	
DATE: JANUARY 30, 2018	PROJECT NO.: 170261.1	

DRAFT



**WELCOME
STUDENTS!**



VEHICLE ACCESS SYSTEMS TECHNOLOGY

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ADAC AUTOMOTIVE

- **Facts & Figures**
 - Established 1975
 - Headquarters in Grand Rapids, MI
 - 2016 West Michigan Sales: \$296M
 - 1,300 Employees
 - ISO/TS 16949:2009
- **Core Products**
 - Outside Door Handles
 - Inside Door Handles
 - Painted Trim
 - Rear Access Systems
 - Exterior Mirrors
- **Production Processes**
 - Injection Molding
 - Body Color Painting
 - Assembly Operations & Electronics Integration
 - Just-in-Time Delivery Solutions



Corporate Headquarters – Grand Rapids, MI



ADAC Birthday Blast – Celebrating 40 Years



VEHICLE ACCESS SYSTEMS TECHNOLOGY











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MICHIGAN OPERATIONS

MANUFACTURING	 Keating Mfg. Muskegon, MI	 Port City Mfg. Muskegon, MI	 Olthoff Mfg. Muskegon, MI	 Saranac Mfg. Saranac, MI	 36 th Street Mfg. Grand Rapids, MI
CORPORATE SERVICES	 Tahoe Facility Corporate HQ Grand Rapids, MI	 Auburn Hills Facility Sales HQ Auburn Hills, MI	 Eagle Facility Design & Engineering Grand Rapids, MI	 Eagle East Facility Innovation Grand Rapids, MI	







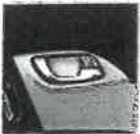






VAST
VEHICLE ACCESS SYSTEMS TECHNOLOGY

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KEY PRODUCT CATEGORIES

OUTSIDE DOOR HANDLES	INSIDE DOOR HANDLES	PAINTED TRIM	REAR ACCESS SYSTEMS	EXTERIOR MIRRORS
				
				
				


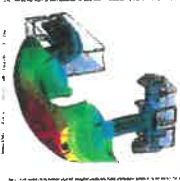


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FULL SERVICE DESIGN & DEVELOPMENT

DESIGN	SIMULATION	VERIFICATION	EXCHANGE
			
<p>World-class, full-service design capabilities are the ultimate advantage for shortened time to market.</p> <p>CAD systems include:</p> <ul style="list-style-type: none"> IDEAS NX Catia V5 Catia V4 	<p>ADAC products are designed up-front to optimize manufacturing operations and ensure consumer safety using state-of-the-art and proprietary tools including:</p> <ul style="list-style-type: none"> FEA Analysis ADAC Crash Analysis AutoDesk Mold Flow Expert Level Certification 	<p>Product design and simulation services are supported by in-house modeling and prototype capabilities.</p> <p>In-house processes include:</p> <ul style="list-style-type: none"> CNC machining FDM rapid prototypes Advanced finishing Product to vehicle upfit Electrical integration 	<p>Innovation and production design processes are managed through constant communication utilizing:</p> <ul style="list-style-type: none"> ANX Connection Trubiquity FTP Client TcE VPM KVS TcP




VEHICLE ACCESS SYSTEMS TECHNOLOGY

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CORE PRODUCTION PROCESSES




Oithoff Manufacturing – Muskegon, MI

INJECTION MOLDING	BODY COLOR PAINTING	ASSEMBLY OPERATIONS	ELECTRONICS INTEGRATION
<p>Industry leader in advance molding technologies including gas assist, two-shot and tandem molding</p> <p>150 – 1760 US ton range 75+ Presses in N. America</p>	<p>World-class paint systems capable of meeting or exceeding industry finish expectations</p> <p>Two systems located in Muskegon, MI</p>	<p>Expertise in design of assembly operations using best-cost approach to ensure component-level quality, finished good performance and serialized part traceability</p>	<p>As a market leader in passive entry door handles, ADAC integrates millions of electronic components annually including switches, sensors, antennas and cameras</p>



VEHICLE ACCESS SYSTEMS TECHNOLOGY

WITTE • STRATTEC • ADAC

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PURE MICHIGAN[®]

We run on brainpower.

https://www.youtube.com/watch?feature=player_detailpage&v=qJxocGa7o4o



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PEOPLE

Our people are the source of our strength, provide our corporate intelligence and determine our reputation and vitality. Respect, empowerment, alignment and teamwork are our core human values.

ADAC is always looking for good people to join our team.

We look for people that:

- Are eager to learn
- Want to grow and develop their skills
- Have good work ethic
- Are reliable to be at work on time everyday
- Work well with others

Jobs that are in demand:

- Inspector operators
- Material handlers
- Process technicians
- Product design engineers



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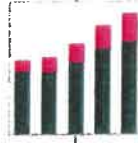
PEOPLE

Our people are the source of our strength, provide our corporate intelligence and determine our reputation and vitality. Respect, empowerment, alignment and teamwork are our core human values.



PRODUCTS

Our products will be designed and developed with proven processes and technologies to satisfy our customers' needs. Innovation will drive our product offerings.



PROFITS

Our profits will measure the results of our efforts and the satisfaction we provide to our customers. Profits are required to survive and grow.



COMMUNITY

Our community will know us to be a collection of caring men and women who work to improve our environment and enrich the lives of those around us.



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Memo

To: Cascade Township Board
From: Roger Mc Carty, Assessor
CC:
Date: 5/15/2018
Re: Request for approval of IFT Exemption Certificate for new facility for Paragon Die & Engineering Company

We will hold a public hearing and then establish the Industrial Development District first. After the district is established we will hold a public hearing and then approve the certificate.

Paragon Die & Engineering Company has applied for abatement for a NEW FACILITY to be located at 5225 33rd St. The project is for 13,125 sq. ft. addition to the main manufacturing building. The addition will be used for manufacturing. Personal property is not included as it would be exempt under the EMPP exemption. Presently they have 205 employees in Cascade and with this project 10 to 20 new jobs will be added at the new Cascade facility.

The amount of the exemption request is \$3,400,000 which is all real property.

It is recommended that the certificate be granted for a period of 12 years.

Attached are the application and exhibits submitted by Paragon Die & Engineering Company, which explain the project. If you have questions prior to the meeting on May 23, 2018, please contact me.

The Industrial Facilities Certificate must be issued during the early stages of construction and will entitle the firm to certain tax savings during the term of the exemption certificate. The following computation reflects the tax savings the company will realize for the first year after completion of the project. The Tax Rate for the building portion (real property) is 1/2 of the Ad Valorem rate with the State Education Tax not reduced. The 1% administration fee is included in the calculations.

REAL

Ad Valorem Millage Rate	IFT Millage Rate	SEV of Project [Est.]	Ad Valorem Taxes [Est.]	IFT Taxes [Est.]	Estimated Tax Savings	Township Tax Loss
50.9018	28.4509	\$1,700,000	\$87,398	\$48,850	\$38,548	\$3,025

RESOLUTION # /2018

TOWNSHIP OF CASCADE
RESOLUTION OF TOWNSHIP BOARD
ESTABLISHING INDUSTRIAL DEVELOPMENT DISTRICT

At a regular meeting of the Township Board of the Township of Cascade, County of Kent, State of Michigan, held in the Cascade Library in said Township on the 23rd day of May 2018, at 7:00 p.m.

MEMBERS PRESENT:

MEMBERS ABSENT:

The following preamble and resolution was offered by Member and supported by Member .

WHEREAS, pursuant to Act No. 198 of the Public Acts of 1974, as amended, Cascade Township has the authority to establish "Industrial Development Districts" within the boundaries of the Township of Cascade; and

WHEREAS, Paragon Die & Engineering Company has petitioned the Cascade Township Board to establish an Industrial Development District in the area more particularly described as:

411918401008 LOTS 22 23 & 24 * FOREMOST INDUSTRIAL PARK
NO.2

; and

WHEREAS, construction, acquisitions, alterations, or installation of a proposed facility has not commenced at the time of filing the request to establish this district; and

WHEREAS, written notice has been given by certified mail to all owners of real property located within the district, and to the public by newspaper advertisement in the Grand Rapids Press of the hearing on the establishment of the proposed district; and

WHEREAS, on May 23, 2018, a public hearing was held at which all of the owners of real property within the proposed Industrial Development District and all residents and taxpayers of Cascade Township were afforded and opportunity to be heard thereon; and

WHEREAS, the Cascade Township Board deems it to be in the public interest of Cascade Township to establish the Industrial Development District as proposed;

NOW THEREFORE, BE IT RESOLVED:

by the Cascade Township Board that the legally described parcel of land described as:

411918401008 LOTS 22 23 & 24 * FOREMOST INDUSTRIAL PARK NO.2

situated in the Cascade Township, Kent County, Michigan, be and hereby is established as an Industrial Development District pursuant to the provision of Act No. 198 of the public act of 1974, as amended, to be known as the Paragon Die & Engineering Company Industrial Development District.

YEAS:

NAYS:

RESOLUTION DECLARED ADOPTED.

Susan Slater
Cascade Township Clerk

CERTIFICATION

I certify that the foregoing constitutes a true and complete copy of a resolution adopted by the Cascade Township Board of the Township of Cascade, County of Kent, Michigan, at a regular meeting held on May 23, 2018.

Susan Slater
Cascade Township Clerk

RESOLUTION # /2017

TOWNSHIP OF CASCADE
RESOLUTION TO APPROVE APPLICATION
FOR INDUSTRIAL FACILITIES EXEMPTION CERTIFICATE

At a regular meeting of the Township Board of the Township of Cascade, County of Kent, State of Michigan, held in the Cascade Library, 2870 Jacksmith Drive, S.E., in said Township on the 23rd day of May, 2018, at 7:00 p.m.

MEMBERS PRESENT:

MEMBERS ABSENT:

The following preamble and resolution was offered by Member and supported by Member .

RESOLUTION TO APPROVE APPLICATION
FOR INDUSTRIAL FACILITIES EXEMPTION CERTIFICATE
FOR PARAGON DIE & ENGINEERING COMPANY

WHEREAS, pursuant to Act No. 198 of the Public Acts of 1974, as amended (“Act 198”), and after a duly noticed public hearing held at 7:00 p.m. on October 11, 2017 this Board, by resolution, established Paragon Die & Engineering Company Industrial Development District as requested by Paragon Die & Engineering Company, and

WHEREAS, Paragon Die & Engineering Company, has filed an Application for an Industrial Facilities Exemption Certificate with respect to installation of Real Property within said Industrial Development District; and

WHEREAS, before acting on said Application, a public hearing was held before this Board on May 23, 2018, at the Cascade Library, 2870 Jacksmith Drive, S.E., Grand Rapids, Michigan, at 7:00 p.m.; and

WHEREAS, written notification of said hearing was given to the Township Assessor and to the legislative body of each taxing unit which levies ad valorem property taxes within Cascade Township; and

WHEREAS, the Township Assessor and representatives of the affected taxing units have been given an opportunity to be heard, and the Township Board has considered any objections with regard to the approval of an Industrial Facilities Exemption Certificate for Paragon Die & Engineering Company.

NOW THEREFORE, BE IT RESOLVED AS FOLLOWS:

1. That the Township Board finds as follows:
 - a. That the application relates to a “new facility” within the meaning of Act 198 and which are situated within Paragon Die & Engineering Company Industrial Development District.
 - b. That the commencement of the construction and acquisition of the new facilities described in the application occurred not earlier than six (6) months before the filing of the application.
 - c. That new facility described in the application is calculated to have the reasonable likelihood to create employment, retain employment or prevent a loss of employment in Cascade Township.
 - d. That the aggregate State Equalized Valuation (“SEV”) of real and personal property exempt from ad valorem taxes within Cascade Township, after granting this Certificate, will not exceed five percent (5%) of an amount equal to the sum of the SEV of Cascade Township, plus the SEV of personal and real property thus exempted.
 - e. That the granting of the Industrial Facilities Exemption Certificate for Paragon Die & Engineering Company, considering together with the aggregate amount of certificates previously granted and currently in force under Act 198, and Act 255 of the Public Acts of 1978, shall not have the effect of substantially impeding the operation of Cascade Township or impairing the financial soundness of any taxing unit which levies ad valorem property taxes in Cascade Township.
2. That the Application of Paragon Die & Engineering Company for an Industrial Facilities Exemption Certificate be and is hereby approved.
3. That the Industrial Facilities Exemption Certificate, when issued, shall be and remain in force and effect for a period of TWELVE (12) years.

4. That all resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same are hereby rescinded.

YEAS:

NAYS:

MEMBERS ABSENT:

RESOLUTION DECLARED ADOPTED.

Susan Slater
Cascade Township Clerk

CERTIFICATION

I certify that the foregoing constitutes a true and complete copy of a resolution adopted by the Cascade Township Board of the Township of Cascade, County of Kent, Michigan, at a regular meeting held on May 23, 2018.

Susan Slater
Cascade Township Clerk

Beahan, Slater, Lewis, Koessel, Peirce, Mc Donald, Shipley

APPLICANT CERTIFICATION - complete all boxes.

The undersigned, authorized officer of the company making this application certifies that, to the best of his/her knowledge, no information contained herein or in the attachments hereto is false in any way and that all are truly descriptive of the industrial property for which this application is being submitted.

It is further certified that the undersigned is familiar with the provisions of P.A. 198 of 1974, as amended, being Sections 207.551 to 207.572, inclusive, of the Michigan Compiled Laws; and to the best of his/her knowledge and belief, (s)he has complied or will be able to comply with all of the requirements thereof which are prerequisite to the approval of the application by the local unit of government and the issuance of an Industrial Facilities Exemption Certificate by the State Tax Commission.

13a. Preparer Name Lucas Bates	13b. Telephone Number 616-949-2220	13c. Fax Number 616-949-2796	13d. E-mail Address lbates@paragonde.com
14a. Name of Contact Person Lucas Bates	14b. Telephone Number 616-949-2220	14c. Fax Number 616-949-2796	14d. E-mail Address lbates@paragonde.com
▶ 15a. Name of Company Officer (No Authorized Agents) Lucas Bates			
15b. Signature of Company Officer (No Authorized Agents) 		15c. Fax Number 616-949-2796	15d. Date 12/22/17
▶ 15e. Mailing Address (Street, City, State, ZIP Code) 5225 33rd St SE, Grand Rapids, MI 49512		15f. Telephone Number 616-949-2220 x102	15g. E-mail Address lbates@paragonde.com

LOCAL GOVERNMENT ACTION & CERTIFICATION - complete all boxes.

This section must be completed by the clerk of the local governing unit before submitting application to the State Tax Commission. Check items on file at the Local Unit and those included with the submittal.

▶ 16. Action taken by local government unit <input type="checkbox"/> Abatement Approved for _____ Yrs Real (1-12), _____ Yrs Pers (1-12) After Completion <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Denied (Include Resolution Denying)	16b. The State Tax Commission Requires the following documents be filed for an administratively complete application: Check or Indicate N/A if Not Applicable <input type="checkbox"/> 1. Original Application plus attachments, and one complete copy <input type="checkbox"/> 2. Resolution establishing district <input type="checkbox"/> 3. Resolution approving/denying application. <input type="checkbox"/> 4. Letter of Agreement (Signed by local unit and applicant) <input type="checkbox"/> 5. Affidavit of Fees (Signed by local unit and applicant) <input type="checkbox"/> 6. Building Permit for real improvements if project has already begun <input type="checkbox"/> 7. Equipment List with dates of beginning of installation <input type="checkbox"/> 8. Form 3222 (if applicable) <input type="checkbox"/> 9. Speculative building resolution and affidavits (if applicable)
16a. Documents Required to be on file with the Local Unit Check or Indicate N/A if Not Applicable <input type="checkbox"/> 1. Notice to the public prior to hearing establishing a district. <input type="checkbox"/> 2. Notice to taxing authorities of opportunity for a hearing. <input type="checkbox"/> 3. List of taxing authorities notified for district and application action. <input type="checkbox"/> 4. Lease Agreement showing applicants tax liability.	
16c. LUCI Code	16d. School Code
17. Name of Local Government Body	▶ 18. Date of Resolution Approving/Denying this Application

Attached hereto is an original application and all documents listed in 16b. I also certify that all documents listed in 16a are on file at the local unit for inspection at any time, and that any leases show sufficient tax liability.

19a. Signature of Clerk	19b. Name of Clerk	19c. E-mail Address
19d. Clerk's Mailing Address (Street, City, State, ZIP Code)		
19e. Telephone Number	19f. Fax Number	

State Tax Commission Rule Number 57: Complete applications approved by the local unit and received by the State Tax Commission by October 31 each year will be acted upon by December 31. Applications received after October 31 may be acted upon in the following year.

Local Unit: Mail one original and one copy of the completed application and all required attachments to:

**Michigan Department of Treasury
State Tax Commission
PO Box 30471
Lansing, MI 48909**

(For guaranteed receipt by the STC, it is recommended that applications are sent by certified mail.)

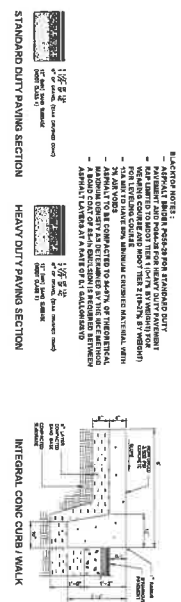
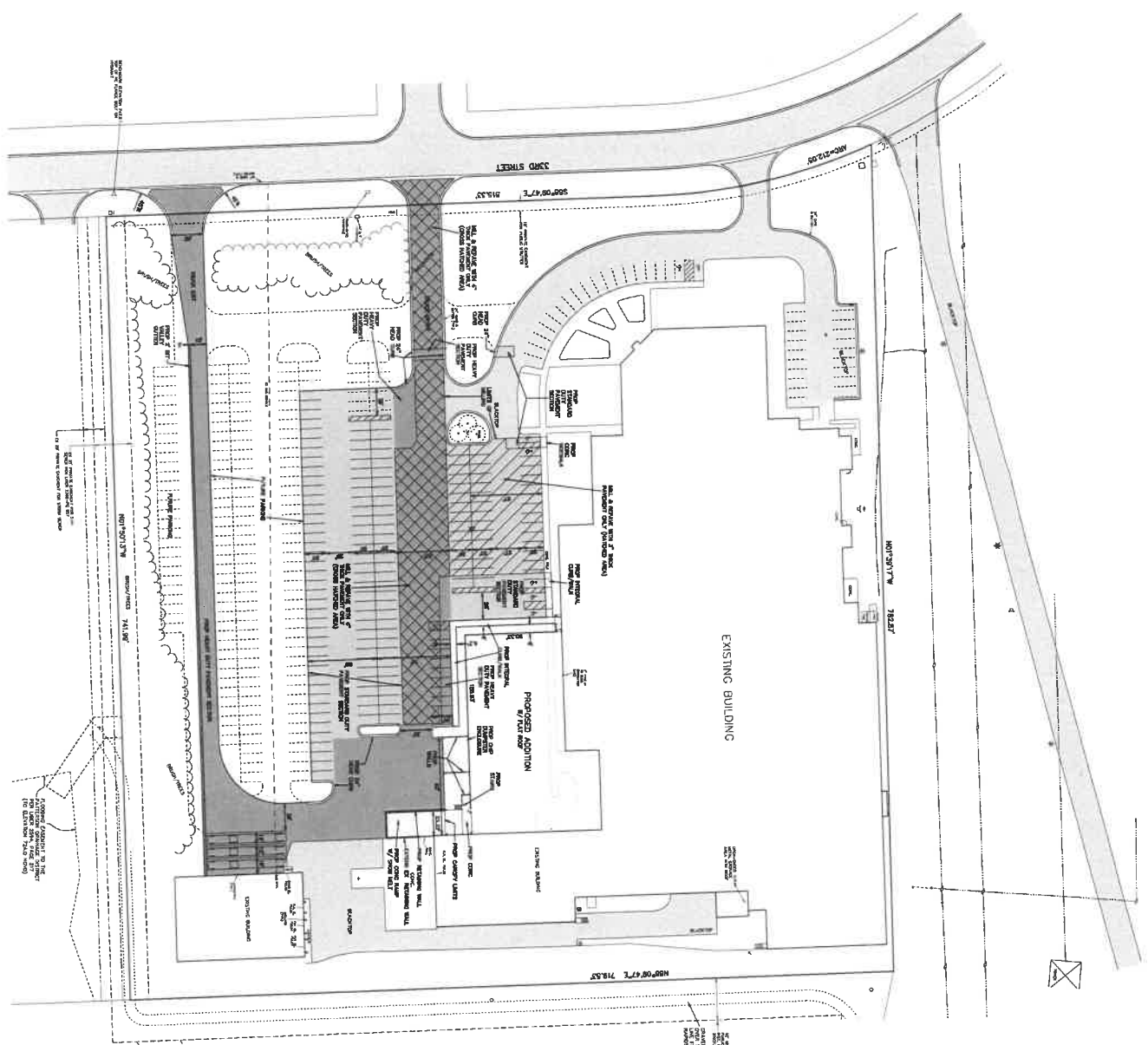
STC USE ONLY				
▶ LUCI Code	▶ Begin Date Real	▶ Begin Date Personal	▶ End Date Real	▶ End Date Personal

Paragon D&E leads the industry with innovative expertise in building injection molds, compression molds and other specialty tools for many industries. Paragon has the experience to tackle difficult projects. Our engineers, business unit managers and mold leaders average over 25 years of experience. We take pride in our ability to take a project from concept to mold. We've developed expertise in various forms of precision cutting and machining and have the unique ability to handle very large parts. Our modern facilities house one of North America's largest double gantry mills.

In our new addition we are looking to expand our capacity to even larger projects. This area will house two machines that can't even fit in our existing structure. They will provide the ability to machine material up to 70 tons. That is an increase of 20 tons over our current capabilities. This area will be set up with state of the art machine controllers and chip evacuation systems that will allow us to be more efficient than our competition.

41-19-18-401-008

SPLIT/COMBINED ON 12/20/2016 FROM 41-19-18-401-003, 41-19-18-401-006; 411918401008 LOTS 22 23 & 24 * FOREMOST INDUSTRIAL PARK NO.2 SPLIT/COMBINED ON 11/16/2016 FROM 41-19-18-401-003, 41-19-18-401-006;



SCALE: 1"=40'

- GENERAL NOTES:
1. DESCRIPTION: LOT 525, 23 & 24 OF ROBERTSON INDUSTRIAL PARKING 2
 2. 57'x61' & LOT 24 (PINA-54-64-40-00), ADDRESS 5247 2ND ST SE, JAIL 3RD FLOOR.

- PROPOSED PARKING SPACES
- 2012
 - 125 SPACES
 - 150 X 300 FT
 - 11,250 SQ FT
 - 182,075 SF
 - 11,250 SF



SITE LAYOUT PLAN

PARAGON DIE & ENGINEERING
5225 34RD ST SE

FROM: PARAGON DIE & ENGINEERING
6225 34RD ST SE
GRAND RAPIDS MI 49512

IN: PARAGON DIE & ENGINEERING
5225 34RD ST SE
GRAND RAPIDS MI 49512

NO.	DATE	DESCRIPTION	BY	CHKD BY
1	11/13/21	ISSUED FOR PERMITS	JL	JL
2	11/13/21	ISSUED FOR PERMITS	JL	JL
3	11/13/21	ISSUED FOR PERMITS	JL	JL
4	11/13/21	ISSUED FOR PERMITS	JL	JL



Paragon D&E

	Quote	6/22/2017
Machines *	\$	750,000
X Axis Retrofit complete	\$	475,000
Design work for both	\$	18,000
Siemens upgrade for both	\$	116,110
Coolant Flood add for both	\$	40,000
Y-axis safety for both and rotary clamp	\$	15,000
Head stock repair and health check	\$	70,000
Table installed	\$	220,000
Chip Conveyors	\$	150,000
Chip Blaster	\$	75,000
Rigging	\$	25,000
Foundation	\$	457,000
Machine Cap Ex	\$	2,411,110
Building 175x75	\$	3,285,117
Design	\$	138,000
Steel and concrete addition		
Utility work		
Dumpster and S&R enclosure		
Additional asphalt		
Crib remodel and bathroom add		
Air curtain	\$	20,000
additional air		
Crane 70ton and 40ton	\$	539,000
Building Cap Ex Sub Total	\$	3,982,117

* Only item we have model number, manufacturer and description



CASCADE CHARTER TOWNSHIP

2865 Thornhills SE Grand Rapids, Michigan 49546-7140

Date: May 23, 2018
To: Supervisor Beahan and Township Board Members
From: Ben Swayze, Township Manager
Ken Peirce, Township Treasurer
Oxana Sourine, Deputy Treasurer
Subject: Banking Services Bid Award

FACTS:

Cascade Charter Township currently banks with Chemical Bank, a relationship that was established through a 2010 RFP for banking services. Given the length of time since the last banking RFP was issued, as well as technological changes since that time, the Treasurer's Department recommended, and the Township Board approved, issuing an RFP for banking services.

Bids for the RFP were due to the Township on April 1, 2018. The Township received bids from the following financial institutions:

- Fifth Third Bank
- Chase Bank
- Chemical Bank
- Flagstar Bank
- Horizon Bank
- Huntington Bank
- Independent Bank
- Macatawa Bank
- United Bank

The RFP bids were originally reviewed by Township financial staff including Deputy Treasurer Oxana Sourine, Senior Accountant Mildred Pinder, Treasurer Ken Peirce and myself. Through that process, the bids were whittled down to three proposals to present to the Personnel & Finance Committee: Chemical Bank, Fifth Third Bank and Flagstar Bank. After review by the Personnel and Finance Committee, Flagstar Bank was chosen as the recommend bid.

Attached for your review are:

- Request for Proposal for Banking Services
- RFP Response Bid from Flagstar Bank

ANALYSIS & CONCLUSIONS:

The RFP clearly stated that the Township was interested in selecting the bank that will provide the best overall value on a long-term relationship rather than simply selecting the “low bidder.” The RFP identified the following factors that were to be considered in order to select the most qualified bank:

- Net overall cost comprised of four components:
 - Treasury Management service fees
 - Earnings Credit Rate
 - Investment/Sweep Yield
 - Availability schedule applied to deposited items
- Financial Strength
- Ability of bank representatives to serve the needs of Cascade Charter Township
- Preferred location within Cascade Charter Township
- Commitment to implementing new technologies, and providing data security.

The Personnel and Finance Committee reviewed the three selected bids at their April and May meetings. At the May meeting, the recommendation was whittled down to Chemical Bank and Flagstar Bank, with the direction for the Township Staff to conduct a review of the Flagstar Bank online banking services. After review of the online services, staff recommended the Township select Flagstar Bank, and the committee concurred with that recommendation.

In selecting Flagstar Bank, there were several items that stood out:

- Strong Financial proposal and low, simplified fee structure
- Easy to use, intuitive and secure online banking system.
- Strong local support infrastructure including branch very near (but not in) Cascade Township.
- Strong references in local government

The Personnel & Finance Committee is recommending the Township Board approve the bid for Banking Services from Flagstar Bank. The initial commitment from the Township and Flagstar Bank will be three years.

FINANCIAL CONSIDERATIONS:

Though difficult to estimate because of fluctuating account balances and Township service needs, Township Staff have estimated that the switch to Flagstar will net the Township approximately \$24,000 per year in additional interest revenue due to a combination of better interest rates and lower fees.

RECOMMENDED ACTION:

Approve the bid from Flagstar Bank for banking services.

CASCADE CHARTER TOWNSHIP

REQUEST FOR PROPOSAL FOR BANKING SERVICES

INTRODUCTION

A. PURPOSE AND SCOPE

Cascade Charter Township is seeking proposals from qualified banking institutions to provide various banking services, as described herein. The objective is to identify the banking institution(s) that can offer the most comprehensive services at the most competitive rates.

The proposal has been divided into the following sections:

1. Financial Services Overview
2. General Banking Information
3. Depository and Collection Services
4. Treasury Management Services
5. Investment Services
6. Pricing Proposal

B. ELIGIBLE BANKS

A proposer must be a federally or State of Michigan chartered banking institution with offices located in Kent County.

C. ACCOUNT COMPLIANCE

All accounts proposed by the banking institutions must be in compliance with Michigan Act 20 PA 1943, as amended, and the Cascade Charter Township's Investment Policy.

D. PROPOSAL FORMAT

A proposer must follow the attached format in submitting a proposal. The proposal must be completed in its entirety. Any relevant supplemental information should be included as attachments. If a bank cannot meet a service requirement, the bank should enter "No Proposal" for that specific requirement.

E. TIMELINE (subject to change)

RFP distributed to banks	March 5, 2018
Proposals due from banks	April 2, 2018
Interviews of top banks	Week of April 16, 2018
Recommendation to board	May 9, 2018

F. RESPONSE DATE

Two copies of your proposal must be received by Cascade Charter Township no later than 12:00 noontime on April 2, 2018. Proposals must be clearly marked "Banking Services Proposal." Mail or deliver responses to:

Kenneth B. Peirce, Treasurer
Cascade Charter Township
2865 Thornhills SE
Grand Rapids, MI 49546

Late proposals will not be considered. Amendments to proposals will be considered only if they are received by the above deadline. A corporate official, legally authorized to bind the bank, must sign the proposal.

G. QUESTIONS

Questions regarding the bid process or specific aspects of the RFP should be mailed, e-mailed, or sent by facsimile transmission to:

Kenneth B. Peirce, Treasurer or **Oxana Sourine, Deputy Treasurer**
Email: kpeirce@cascadetwp.com oxana@cascadetwp.com
Facsimile: (616) 285-6747

Questions and answers will be consolidated and provided via (mail, fax, email) to all banks on record as having received the RFP.

H. SELECTION CRITERION

It is Cascade Charter Township's desire to select the bank that will provide the best overall value on a longterm relationship rather than simply selecting "low bidder". Accordingly, the following factors will be considered in order to select the most qualified bank to serve our banking needs:

- Net overall cost comprised of four components:
 1. Treasury Management service fees
 2. Earnings Credit Rate
 3. Investment/Sweep Yield
 4. Availability schedule applied to deposited items
- Financial Strength
- Ability of bank representatives to serve the needs of Cascade Charter Township
- Preferred location within Cascade Charter Township
- Commitment to implementing new technologies, and providing data security.

I. TERM OF BANKING SERVICES AGREEMENT

Cascade Charter Township is proposing a contractual agreement of three years.

J. RIGHT TO REJECT PROPOSALS

Cascade Charter Township reserves the right to waive any informalities or irregularities in any proposal and to reject any or all proposals.

SECTION 1 – FINANCIAL SERVICES OVERVIEW

I. CURRENT & PROPOSED ACCOUNT STRUCTURES / DIAGRAMS

Below is the current account structure for Cascade Charter Township:

<i>NAME</i>	<i>AVERAGE MONTHLY BALANCE</i>
· <u>General Fund</u>	<u>\$1,500,000</u>
· <u>Building Inspections</u>	<u>\$ 200,000</u>
· <u>Improvement Revolving</u>	<u>\$ 200,000</u>
· <u>Fire</u>	<u>\$ 250,000</u>
· <u>DDA</u>	<u>\$ 250,000</u>
· <u>Property Tax</u>	<u>\$ 800,000</u>
· <u>Delinquent Tax</u>	<u>\$ 15,000</u>
· <u>Wire Transfer</u>	<u>\$ 1</u>
· <u>ACH Receiving</u>	<u>\$ 1</u>

II. VOLUMES & BALANCES

Below are the current average account monthly volumes for Cascade Charter Township:

<i>Item</i>	<i>General</i>	<i>Building</i>	<i>Fire</i>	<i>DDA</i>	<i>IRF</i>	<i>Property Tax</i>	<i>Delinquent Tax</i>
<i>Deposit Tickets</i>	22	22	2	1	2	20	4
<i>Deposited Items</i>	80	350	3	1	2	900	10
<i>Checks</i>	180						
<i>ACH Debit</i>	1					1	
<i>ACH Credit</i>	10						
<i>ACH Items</i>	300						
<i>Currency</i>	100	100				250	10
<i>Wires In</i>	1						
<i>Wires Out</i>	1						
<i>Transfers</i>	20	4	4	1	1	3	1

III. SERVICES REQUESTED

In addition to the standard bank services, Cascade Charter Township is interested in the following services:

- Internet Banking – Including balance reporting, ACH transmissions, stop payments, transfers, and statements
- Account Reconciliation / Positive Pay
- Check Imaging
- Wire transfer
- Sweep Accounts

SECTION 2 – GENERAL BANKING INFORMATION

I. FINANCIAL STRENGTH

A. SAFETY AND SOUNDNESS

Identify key measures of the bank's financial strength, (e.g. capital ratios, market capitalization, total assets, total deposits).

B. CREDIT RATINGS

Provide ratings for the bank and/or subsidiary bank from the following agencies: Standard & Poor's, Moody's, Bauer Financial Rating System . Include ratings for Bank Financial Strength, Bank Deposits and Issuer Rating.

C. FINANCIAL STATEMENTS

Each proposer must submit with their proposals copies of their annual financial reports for the past year.

II. ACCOUNT SERVICING

A. BANK CONTACTS

List names, titles, telephone and fax numbers, and e-mail addresses for key bank contact personnel. Also, provide a brief resume for each contact.

B. REFERENCES

Each proposal should include five references of Public Funds customers who have used or are currently using services similar to those included in this request. Please provide name, address, telephone number, and a contact person for each reference.

C. COMPETITIVE POSITION AND FUTURE COMMITMENT

1. What differentiates your products / services from other providers?
-

-
2. What new services or features does the bank plan to offer, and within what time frame?
 3. Provide any additional information, which you believe to be relevant to this RFP, and your capabilities to provide the services requested, e.g., product brochures, and articles in trade journals.

D. CYBER SECURITY

1. Risk Management
2. Controls, and control monitoring
3. Do you use external help? If yes, name the provider.

E. DISASTER RECOVERY

Provide an overview of the bank's disaster recovery plan.

F. IMPLEMENTATION

1. What is the average lead-time required for implementation, including but not limited to the following services?
 - Account opening
 - Deposit ticket orders and endorsement stamps
 - Information reporting
 - Other

SECTION 3 – DEPOSITORY AND COLLECTION SERVICES

BASIC INFORMATION

Cascade Charter Township currently has one main depository account, five subsidiary depository accounts. Average daily available balances are approximately \$2,500,000.

A. PROCESSING

What is the cut-off time to ensure same day ledger credit?

B. BANK COMPENSATION

1. How do you determine and calculate availability of deposited items?
2. Provide your bank's availability schedule.
3. Can we compensate your bank for services by explicit fees, compensating balances, or a combination of the two?
4. How are your bank's monthly earnings credit rates calculated?
5. Provide historical rates for the last year.

C. RETURNED ITEMS

1. Describe your procedure for handling non-sufficient funds checks deposited into a Cascade Charter Township account.
2. Can return items be automatically redeposited? If so, how many times?

D. STOP PAYMENTS

1. Can stop payments be placed manually? On-line?
2. Can you request stop payments for a range of checks? What is the limit of the range?

E. WIRES

1. What methods of initiation does the bank offer?
2. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?
3. What is the cut-off time for incoming domestic wire transfers to receive same day credit?
4. Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?

SECTION 4 – TREASURY MANAGEMENT SERVICES

I. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers.
2. Please provide sample reports.
3. Please indicate how much history you retain – and at what cost.

II. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers. Please provide sample reports.
2. Describe the products features including but not limited to:
 - a) Data transmission methods
 - b) File transmission time windows
 - c) Notification report delivery methods
 - d) Notification transmission time windows/response deadlines
 - e) Control options – default, dollar threshold, etc.
 - f) Imaging capabilities

III. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. We expect a “test drive” of internet banking application from the finalists.
2. Describe the products features including but not limited to:
 - a) Applications/modules available within the service
 - b) Hours of access/Time windows
 - c) Level of detail provided for prior day and for intraday information
 - d) History retention
 - e) Export capabilities
 - f) Internal control options/security features
 - g) Imaging capabilities
 - h) Technical capabilities

IV. ACH PROCESSING

Cascade Charter Township currently uses ACH processing for Payroll, Federal Taxes, Payables, and Tax Collection, etc.

1. Describe the service delivery method (direct transmission, PC-based system, web-based) that you recommend based upon the information outlined for our organization.
 - a) Is this the same system used for Account Reconciliation Services?

-
- b) Is this the same system used for Information Reporting?
2. Describe the products features including but not limited to:
 - a) Transmission procedures
 - b) Transmission time windows/ACH hours of operation
 - c) Process for reversing/deleting files
 - d) Electronic reporting capabilities
 - e) Security features

V. DISBURSEMENT SERVICES

1. Describe the bank's disbursement services (controlled disbursement, PC-based system, web-based) that you recommend based upon the information outlined for our organization.
 - a) Is this the same system used for Account Reconciliation Services?
 - b) Is this the same system used for Information Reporting?
 - c) Is this the same system used for ACH Processing?
2. Describe the products features including but not limited to:
 - a) Endpoint locations
 - b) Notification methods
 - c) Notification time windows
 - d) Electronic reporting capabilities
 - e) Funding options
 - f) Security features
 - g) System requirements

SECTION 5 – INVESTMENT SERVICES

BASIC INFORMATION

Cascade Charter Township is permitted by law and board policy to invest surplus funds in accordance with Public Act 20. Cascade Charter Township's investment policy is attached as Exhibit A. The Cascade Charter Township investment portfolio currently averages approximately \$3,000,000.

1. What investments can your bank offer to Cascade Charter Township?
2. What methods are available for settlement of investment transactions?
3. Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve months on the sweep vehicle recommended in this proposal.
4. How soon after a deposit is made to a checking account are funds swept to the investment vehicle?

-
5. For this section, please describe any products or services not specifically mentioned here, which your bank offers, and which you believe would be beneficial to Cascade Charter Township.
 6. Please indicate any costs or fees associated with the services described in this section.

SECTION 6 – PRICING PROPOSAL

To access pricing, double click on icon below and enter required data. The spreadsheet will automatically calculate the extended price.



This is a firm and irrevocable offer for ninety days.

Non-Discrimination

Upon submission of this proposal, the Financial Institution agrees that he/she will comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans With Disabilities Act of 1990 as amended; the Elliott-Larsen Civil Rights Act, Article 2, Act No. 453, Public Act of 1976 as amended; the Michigan Handicapper's Civil Rights Act, Article 2, Act No. 220; Public Act of 1976 as amended, and all other applicable Federal, State, and Local laws and regulations. Specifically, providers are required not to discriminate against any employee or applicant for employment with respect to such person's hire, tenure, terms, conditions, or privileges of employment, or any matter directly or indirectly related to employment because of such person's race, color, religion, national origin, ancestry, age, sex, or disability, as defined by law. Breach of this covenant may be regarded as a material breach of the contract or purchase agreement and may be processed as provided under the State of Michigan laws.

Official Submitting Proposal

Name:

Title

Phone

Date:

Signature: _____

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Under Separate Cover

Annual Report 2016

CASCADE CHARTER TOWNSHIP

REQUEST FOR PROPOSAL FOR BANKING SERVICES

INTRODUCTION

A. PURPOSE AND SCOPE

Cascade Charter Township is seeking proposals from qualified banking institutions to provide various banking services, as described herein. The objective is to identify the banking institution(s) that can offer the most comprehensive services at the most competitive rates.

The proposal has been divided into the following sections:

1. Financial Services Overview
2. General Banking Information
3. Depository and Collection Services
4. Treasury Management Services
5. Investment Services
6. Pricing Proposal

Flagstar Bank understands the information contained in the above "Purpose and Scope" section of this RFP.

B. ELIGIBLE BANKS

A proposer must be a federally or State of Michigan chartered banking institution with offices located in Kent County.

Chartered in 1987 as a federal savings bank, Flagstar Bank maintains six banking center locations within Kent County. We recommend using either our Cascade Road branch or 28th Street branch based on what is most convenient for the Township:

**Flagstar Bank
5110 Cascade Rd. SE
Grand Rapids, MI 49546
Distance from Township office: 3.5 miles**

**Flagstar Bank
3205 28th Street SE
Grand Rapids, MI 49512-1630
Distance from Township office: 4.2 miles**

C. ACCOUNT COMPLIANCE

All accounts proposed by the banking institutions must be in compliance with Michigan Act 20 PA 1943, as amended, and the Cascade Charter Township’s Investment Policy.

Flagstar Bank offers various types of accounts and investment options for use by Cascade Charter Township. All proposed accounts are compliant with Michigan Act 20 PA 1943 and Michigan Act PA 451 1976, as amended.

D. PROPOSAL FORMAT

A proposer must follow the attached format in submitting a proposal. The proposal must be completed in its entirety. Any relevant supplemental information should be included as attachments. If a bank cannot meet a service requirement, the bank should enter “No Proposal” for that specific requirement.

Flagstar Bank understands and agrees to the above information contained in the “Proposal Format” section of this RFP.

E. TIMELINE (subject to change)

RFP distributed to banks	March 5, 2018
Proposals due from banks	April 2, 2018
Interviews of top banks	Week of April 16, 2018
Recommendation to board	May 9, 2018

Flagstar Bank understands and agrees to the above information contained in the “Timeline” section of this RFP.

F. RESPONSE DATE

Two copies of your proposal must be received by Cascade Charter Township no later than 12:00 noontime on April 2, 2018. Proposals must be clearly marked “Banking Services Proposal.” Mail or deliver responses to:

Kenneth B. Peirce, Treasurer
Cascade Charter Township
2865 Thornhills SE
Grand Rapids, MI 49546

Late proposals will not be considered. Amendments to proposals will be considered only if they are received by the above deadline. A corporate official, legally authorized to bind the bank, must sign the proposal.

Flagstar Bank understands and agrees to the above information contained in the “Response Date” section of this RFP.

G. QUESTIONS

Questions regarding the bid process or specific aspects of the RFP should be mailed, e-mailed, or sent by facsimile transmission to:

Kenneth B. Peirce, Treasurer or **Oxana Sourine, Deputy Treasurer**
Email: kpeirce@cascadetwp.com oxana@cascadetwp.com
Facsimile: (616) 285-6747

Questions and answers will be consolidated and provided via (mail, fax, email) to all banks on record as having received the RFP.

Flagstar Bank understands and agrees to the above information contained in the “Questions” section of this RFP.

H. SELECTION CRITERION

It is Cascade Charter Township’s desire to select the bank that will provide the best overall value on a long term relationship rather than simply selecting “low bidder”. Accordingly, the following factors will be considered in order to select the most qualified bank to serve our banking needs:

- Net overall cost comprised of four components:
 1. Treasury Management service fees
 2. Earnings Credit Rate
 3. Investment/Sweep Yield
 4. Availability schedule applied to deposited items
- Financial Strength
- Ability of bank representatives to serve the needs of Cascade Charter Township
- Preferred location within Cascade Charter Township
- Commitment to implementing new technologies, and providing data security.

Flagstar Bank understands and has provided our responses throughout this Request for Proposal for the information contained in the “Selection Criteria” section of this RFP.

I. TERM OF BANKING SERVICES AGREEMENT

Cascade Charter Township is proposing a contractual agreement of three years.

Flagstar Bank agrees to the contract period shown and will guarantee the pricing proposed in this response for the three (3) year period. The contract may be extended for an additional three (3) years at the same pricing, if agreed upon by the Township and Flagstar Bank.

J. RIGHT TO REJECT PROPOSALS

Cascade Charter Township reserves the right to waive any informalities or irregularities in any proposal and to reject any or all proposals.

Flagstar Bank understands and agrees to the above information contained in the “Right to Reject Proposals” section of this RFP.

SECTION 1 – FINANCIAL SERVICES OVERVIEW

I. CURRENT & PROPOSED ACCOUNT STRUCTURES / DIAGRAMS

Below is the current account structure for Cascade Charter Township:

<i>NAME</i>	<i>AVERAGE MONTHLY BALANCE</i>
• <u>General Fund</u>	<u>\$1,500,000</u>
• <u>Building Inspections</u>	<u>\$ 200,000</u>
• <u>Improvement Revolving</u>	<u>\$ 200,000</u>
• <u>Fire</u>	<u>\$ 250,000</u>
• <u>DDA</u>	<u>\$ 250,000</u>
• <u>Property Tax</u>	<u>\$ 800,000</u>
• <u>Delinquent Tax</u>	<u>\$ 15,000</u>
• <u>Wire Transfer</u>	<u>\$ 1</u>
• <u>ACH Receiving</u>	<u>\$ 1</u>

II. VOLUMES & BALANCES

Below are the current average account monthly volumes for Cascade Charter Township:

<i>Item</i>	<i>General</i>	<i>Building</i>	<i>Fire</i>	<i>DDA</i>	<i>IRF</i>	<i>Property Tax</i>	<i>Delinquent Tax</i>
<i>Deposit Tickets</i>	22	22	2	1	2	20	4
<i>Deposited Items</i>	80	350	3	1	2	900	10
<i>Checks</i>	180						
<i>ACH Debit</i>	1					1	
<i>ACH Credit</i>	10						
<i>ACH Items</i>	300						
<i>Currency</i>	100	100				250	10
<i>Wires In</i>	1						
<i>Wires Out</i>	1						
<i>Transfers</i>	20	4	4	1	1	3	1

III. SERVICES REQUESTED

In addition to the standard bank services, Cascade Charter Township is interested in the following services:

- Internet Banking – Including balance reporting, ACH transmissions, stop payments, transfers, and statements
- Account Reconciliation / Positive Pay
- Check Imaging
- Wire transfer
- Sweep Accounts

Flagstar offers all of the above referenced services. We have provided detailed information for each of these items where requested in Section 2 – General Banking Information and Section 3 – Depository and Collections Services. Additionally, we have provided recommendations for added services that would benefit the Township.

SECTION 2 – GENERAL BANKING INFORMATION

I. FINANCIAL STRENGTH

A. SAFETY AND SOUNDNESS

Identify key measures of the bank's financial strength, (e.g. capital ratios, market capitalization, total assets, total deposits).

Following are Flagstar Bank's key measures effective December 31, 2017:

- | | |
|------------------------------|------------------|
| • Total Assets | \$16.9 billion |
| • 2017 Net Income YE | \$63 million |
| • Diluted Earnings Per Share | \$0.79 per share |
| • Return on Average Equity | 12.1% |

Capital Ratios:

- | | |
|--|--------|
| • Total Capital (2nd Quarter 2017) | 14.90% |
| • Tier 1 Leverage Ratio (2nd Quarter 2017) | 8.51% |

Market Capitalization:

- | | |
|---|-------------|
| • Average Stockholder's Equity (2nd Quarter 2017) | \$1,497,000 |
|---|-------------|

Key Ratios:

- | | |
|-----------------------------------|---------|
| • Net Interest Margin | 2.76% |
| • Return on average assets | (1.1)% |
| • Return on average equity | (12.1)% |
| • Return on average common equity | (12.1)% |
| • Efficiency ratio | 77.1% |

B. CREDIT RATINGS

Provide ratings for the bank and/or subsidiary bank from the following agencies: Standard & Poor's, Moody's, Bauer Financial Rating System. Include ratings for Bank Financial Strength, Bank Deposits and Issuer Rating.

Flagstar Bank presently does not maintain a Moody's or Standard & Poor's rating. Flagstar Bank's most current rating from Bauer Financial is 5 Stars – Superior (effective 4th Quarter 2017), and our IDC Rating is 202 – Superior (effective 4th Quarter 2017). Supporting documents from both agencies can be provided upon request.

C. FINANCIAL STATEMENTS

Each proposer must submit with their proposals copies of their annual financial reports for the past year.

Flagstar's Annual Financial Reports can be found on our website with the following URL. Additionally, we have included under separate cover, a hard copy of our 2016 Annual Report.

<http://investors.flagstar.com/FinancialDocs>

II. ACCOUNT SERVICING

A. BANK CONTACTS

List names, titles, telephone and fax numbers, and e-mail addresses for key bank contact personnel. Also, provide a brief resume for each contact.

The Township will be assigned the following primary contacts:

**Lisa M. Powell, CTP, CPFIM
Vice President, Relationship Manager
Government Banking Group
3205 28th Street SE
Grand Rapids, MI 49512
Phone: (616) 285-2263
Toll Free: (888) 254-5417
E-mail: lisa.powell@flagstar.com**

Lisa is responsible for delivering investment, checking, and treasury management services to the bank's public sector clients in West Michigan, as well as attracting new clients for these services.

Lisa has been in the banking industry for over 20 years. She began her banking career at First of America/National City Bank, and later worked for Macatawa Bank. She joined Flagstar Bank in 2010, focusing on commercial clients. She became part of Flagstar's Government Banking team in 2013. She is a Certified Treasury Professional with the Association for Financial Professionals and a Certified Public Funds Investment Manager with the Association of Public Treasurers of the United States and Canada. Additionally, Lisa has served on various boards and committees, most

recently for the Michigan Women in Finance and Holland Hospital's annual Culinary Cabaret fundraiser.

Lisa's professional credentials include membership in the Michigan School Business Officials, Michigan Government Finance Officers Association, Michigan Municipal Treasurers Association, and Michigan Association of County Treasurers. She is also a member of various local municipal and school associations. She earned her bachelor's degree from Western Michigan University.

Service and Operation Issues Contact

Patti Dueweke
Government Banking Sales Analyst
Government Banking Group
5151 Corporate Drive
Troy, MI 48098
Phone: (248) 312-2468
E-mail: patti.dueweke@flagstar.com

Patti Dueweke is responsible for supporting Flagstar Bank's Government Banking relationship managers and clients. This includes initiating implementation and on-going servicing of treasury management functions and handling day-to-day client requirements. Patti has worked in the banking industry since 1980 and joined Flagstar Bank after 34 years at JPMorgan Chase, where she most recently held the position of senior client service professional in the Government and Not for Profit Group. Prior positions included working in the Retail, Credit Administration, Large Corporate Banking, and Private Client Services areas of JPMorgan Chase.

B. REFERENCES

Each proposal should include five references of Public Funds customers who have used or are currently using services similar to those included in this request. Please provide name, address, telephone number, and a contact person for each reference.

The following five public entities are successfully utilizing the same products and services, with comparable transaction volumes as Cascade Charter Township.

Park Township
52 152nd Avenue
Holland, MI 49424
Contact: **Connie VanderSchaaf, Finance Director**
Phone: (616) 738-4241
E-mail: cvanderschaaf@parktownship.org
Client since 9/18/2002

Charter Township of Milford
1100 Atlantic
Milford, MI 48381
Contact: **Cindy Dagenhardt, Treasurer**
Phone: (248) 685-8731
E-mail: treasurer@milfordtownship.com
Client since 1/25/2002

Township of Brighton
200 N. First Street
Brighton, MI 48116
Contact: Laura Hoshaw, Treasurer
Phone: (810) 225-8023
E-mail: hoshawl@brightontownship.org
Client since 1/9/2001

Lyon Charter Township
58000 Grand River
New Hudson, MI 48165
Contact: Patty Carcone, Treasurer
Phone: (248) 437-2240
E-mail: pcarcone@lyontwp.org
Client since 5/1/2002

Kalamazoo Public Library
315 S. Rose Street
Kalamazoo, MI 49007
Contact: Nnamdi Dike, Head of Finance and Budget
Phone: (269) 553-7856
E-mail: nnamdid@kpl.gov
Client since 2/25/2002

C. COMPETITIVE POSITION AND FUTURE COMMITMENT

1. What differentiates your products / services from other providers?

Flagstar Bank's local presence – Flagstar Bank is headquartered in Michigan. This provides us with local decision making ability and allows us to understand and support the communities in which we are located.

Flagstar Bank's dedicated Government Banking Group - the experience of our Government Banking Relationship Managers and support staff in assisting our public sector clients is robust. We have over 80 years combined public sector experience within our group that serves Michigan's public sector exclusively.

Flagstar Bank's Partnership with our Clients - Flagstar Bank truly believes that banking is a relationship based business. While all financial institutions provide products and services, it is how we support our client base that sets us apart from our competition. We have a dedicated Relationship Manager assigned to the Township and support staff devoted solely to assist our public sector clients. We provide you with a single point of contact for all issues, as opposed to a list of people to contact depending on your specific need. Our staff is available to immediately respond to any inquiry from Township personnel.

At Flagstar, the staff that assists you with opening your accounts, and implementing your services, will be the same ones providing you with your daily account and service support. You are welcome to contact any of our references shown above to obtain first hand input on the excellent client experience we provide at Flagstar Bank.

-
2. What new services or features does the bank plan to offer, and within what time frame?

Flagstar is committed to making the necessary investments in order to provide a vast array of advanced services to our customers. Meeting our client's needs now and in the future remains our top priority.

Our planned system enhancements for the next 18 months includes:

- **Implementing a Michigan lockbox, as well as an E-lockbox service. Flagstar currently offers lockbox services, and this will be an enhancement to the existing service.**
- **Implementing a new, state of the art, Automated Clearinghouse (ACH) processing system to expand our electronic payment and risk management capabilities.**
- **Enhancing our wire transfer processing service to provide more detailed reporting and permit the ability to receive bulk wire transfers.**
- **Adding more robust international transaction services to provide additional comprehensive global payment services.**

In addition to the above active initiatives, our three-year strategic development plan also includes:

- **A complete system refresh for our online banking platform to include more detailed reporting and a simplified user interface.**
- **The implementation of a commercial and institutional mobile application.**
- **Evaluation of secure safe/digital vault technologies.**

3. Provide any additional information, which you believe to be relevant to this RFP, and your capabilities to provide the services requested, e.g., product brochures, and articles in trade journals.

Flagstar is uniquely qualified to handle the banking for Cascade Charter Township, with a dedicated Government Banking team, over 80 years of combined experience, and a solid commitment to providing superior service to our clients.

Flagstar's Government Banking team delivers banking and investment services to over 400 Michigan municipalities and school districts. We understand the unique financial demands of the public sector and offer a wide range of products to help government entities maximize efficiency, reduce costs, and invest excess funds. Throughout this proposal response and below, we have referenced various efficiencies that will assist the Township in time and cost savings. They include the following:

- **Using Account Reconciliation Services along with Positive Pay to expedite month-end reconciliation of accounts.**

-
- Using interest bearing checking accounts and paying hard dollar fees versus using non-interest bearing checking accounts and obtaining earnings credit on balances to offset fees. This account structure will provide optimal financial benefit for the Township.
 - Using our Business Online Banking system to upload ACH files and issue files providing a time efficient, inexpensive means of sending information to the bank.
 - Using Remote Deposit Capture Services to expedite depositing times and reduce trips to the Bank.
 - Using our CommUNITY Card for Township purchases to provide payment opportunities.

Additionally, as an added benefit to Cascade Charter Township, we are offering the following:

- Flagstar Bank will provide a \$200 credit for the Township's initial order of check supplies (checks, deposit tickets, etc.).
- Flagstar Bank offers to accept resident tax payments at our local Cascade Road banking center. Residents would simply visit the bank branch and pay their current property taxes. The payment would be deposited into the Township's account and a deposit advice with the payment coupon would be provided to the Township for proper payment application. We can accept payments for the current tax year and full amount due only. No prior year or partial payments are allowed. As noted in the pricing proposal document, there is no additional charge for this service.

D. CYBER SECURITY

Flagstar Bank maintains a Security Operations Team that is responsible for real-time cyber security monitoring on all IP-based cyber assets including systems, networks and applications operating within the Flagstar infrastructure with the goal of detecting, isolating, mitigating and recovering from any malicious security events. Our Security Operations Team (in collaboration with a designated Security Architect) provides design, configuration, and security patching requirements across the IT organization. Tight integration with IT project teams ensures that systems and applications are designed with security in mind.

1. Risk Management

Flagstar's Technology Risk team is responsible for maintaining a Risk & Control Framework that aligns with industry standards and regulatory expectations. This framework is comprehensive in its coverage of Information Security and IT risk mitigation. Controls are documented and self-assessed at least annually and often more frequently.

The Technology Risk team also produces monthly reporting to summarize the current state of the Information Security and IT areas. This reporting is distributed to the Executive and Board levels.

2. Controls, and control monitoring

Vulnerability Management The Threat & Vulnerability Management Program is predicated on the following elements:

- Documented Threat Levels with associated Service Level Agreements for remediation
- Weekly vulnerability scanning of the entire environment
- Annual (at minimum) penetration testing
- Pre-Deployment source code analysis and active vulnerability scanning of web-based applications
- Analysis of approved cloud solutions for appropriate/expected security controls
- Weekly reporting to summarize the state of all processes noted above

Real-Time Monitoring Flagstar's Security Operations Team monitors for real-time threats within and at the perimeter of the Flagstar networks through the use of our Security Information and Event Monitoring (SIEM) solution used to collect, normalize, analyze, and correlate data from a variety of log sources. All Flagstar IT teams have access to our SIEM system to assist them in monitoring and troubleshooting their assigned assets.

A weekly report is produced by the Security Operations Team to identify notable security events, describe patterns being seen, and otherwise provide details on the Bank's cyber threat profile.

Security Solutions being actively monitored include (but are not limited to):

- Intrusion Prevention & Detection System
- User Behavior Analytics
- Web Filtering and Malware Analysis
- Advanced Threat Detection – Network Appliance
- Endpoint Security
- Data Loss Prevention

3. Do you use external help? If yes, name the provider.

Flagstar utilizes a managed services provider (Guidepoint) to ensure that the SIEM is built in an optimized manner to detect potential suspicious activities as efficiently and effectively as possible. This provider augments the existing Security Operations team and works closely to ensure that maximum security value is derived from the volume of logging that is collected.

Penetration tests performed are contracted out to external parties annually on a rotating basis across multiple partners. At least once every three years in addition, an independent security assessment is performed by an external party as well.

E. DISASTER RECOVERY

Provide an overview of the bank's disaster recovery plan.

It is Flagstar Bank's policy to maintain and support a formal Business Continuity Program that prepares the Bank for continuity of operations to minimize the impact to our customers and the organization in the event of a crisis or disaster, or major unplanned disruption of normal business activity. The program framework is based on requirements of the Federal Financial Institutions Examination Council's (FFIEC) Business Continuity Planning guidance, NFPA 1600 and Business Continuity Management industry professional practices.

Flagstar Bank's disaster recovery strategy is supported through an internal disaster recovery solution on-site in another Bank location that is exclusive to Flagstar. In the event of a disaster this solution provides the Bank with a location and hardware to recover the Bank's critical information processing infrastructure that supports applications, network and alternative connectivity to the internet. Flagstar's Information Technology team is responsible for the hardware and application recovery in our disaster recovery site. The Bank's Business Units have responsibility for verification of recovered data and resuming business functions through comprehensive planning that addresses credible threats that may adversely impact our ability to operate during a business interruption. In addition, our third-party service providers maintain their own disaster recovery capabilities and in some cases also maintain multiple backup centers.

A Crisis Management Process is in place that encompasses the response from Executive Management in the event of a crisis or disaster and to direct the activities required to minimize the impact to our customers, shareholders, business partners and the Bank. The Information Technology teams are responsible for recovery and restoration of the technology that supports information processing for business operations through a sustainable process that encompasses the technical infrastructure of the Bank along with step-by-step recovery procedures and plans. Each Business Unit team is responsible for development and maintenance of business continuity plans that document the step-by-step actions to be taken, contact lists for staff and vendors along with critical resources requirements for continuity of operations specific to their business functions. Copies of these plans are kept on site, as well as off site.

The Bank's Continuous Improvement Process requires Information Technology recovery procedures, plans, and solutions to be tested annually to validate our recovery solution and systems recovery capabilities. The business continuity plans are required to be exercised annually to train our business continuity teams and identify changes in our business that may require updates to our continuity plans.

Adverse weather, technical failures, and malicious activities that are prevalent with today's technology are impossible to eliminate, so the Bank focuses on mitigating risks through proper controls, immediate response and corrective measures to minimize the impact of business interruptions and or catastrophic events. Plan copies are not provided to the public; however, the Township can be assured that the Bank is committed to supporting a sustainable process that provides for recovery and continuity of operations.

F. IMPLEMENTATION

1. What is the average lead-time required for implementation, including but not limited to the following services?

- Account opening

1-2 business days.

- Deposit ticket orders and endorsement stamps

1-2 weeks depending on the vendor utilized.

- Information reporting

5-7 business days from the day we receive fully executed agreements and account authorities.

- Other

Once Cascade Charter Township makes the determination to establish daily banking services with Flagstar Bank, we will begin the following implementation/conversion steps. Depending on services selected, the Bank anticipates the transfer of accounts and services to take approximately one to two months with the assumption that the Township would need to leave their existing bank accounts open for a longer period of time in order to accommodate outstanding checks and other miscellaneous items. However, the implementation time period can be established based on the needs of the Township and may be expedited.

We assume that as implementation progresses, both parties would be responsive to questions/inquiries of the other party (i.e. phone calls made to us by Cascade Charter Township would be returned same day, documents would be provided in timely manner, etc.).

An initial meeting would be scheduled to sign the appropriate agreements and to discuss account and service needs. In attendance from Flagstar Bank would be Lisa Powell, Relationship Manager; Patti Dueweke, Government Banking Sales Analyst; and the appropriate Banking Center personnel. Cascade Charter Township would need to have all affected staff at this meeting so that we can thoroughly discuss the set-up requirements. After the initial meeting, follow up steps would be taken as required.

All accounts and services will be implemented by our Government Banking and Commercial Services Groups. We will act as the liaison to all other areas of the bank – alleviating the need for Township personnel to deal with numerous contacts. Once the accounts are opened and the services are established, we will conduct training for the

Business Online Banking system, and any other required training. This training will be provided at no additional cost to the Township. A designated individual will be assigned (by the Township) as the Administrator of the system. The Administrator will have access to all system functions and will assign services to employees as appropriate. During this training, we will assist the Administrator with the setup of all users and services.

As part of our implementation and training process, bank personnel will ensure that all electronic communication between the Township and Flagstar is functioning correctly. This includes file and data transmissions or imports for ACH, Wire Transfer and Positive Pay services, as well as Business Online Banking functionality. All testing and training will be completed by our Commercial Services team.

Once implementation/conversion is final, we will establish a schedule for meetings with the Township to ensure the system is functioning properly and to respond to any questions or concerns. This may be within a month of final implementation/conversion or a few months, and can be set up as a scheduled meeting quarterly, semi-annually, or however often the Township feels is necessary.

Finally, on an on-going basis, our Government Banking support staff will be available via telephone (from 7:30 AM to 5:00 PM ET – Monday through Friday) to respond to the Township’s questions and to assist with any issues that might arise. If Township personnel obtains voice mail when calling, we guarantee a return phone call the same day to provide resolution or to give you an update on the status of the issue.

SECTION 3 – DEPOSITORY AND COLLECTION SERVICES

BASIC INFORMATION

Cascade Charter Township currently has one main depository account, five subsidiary depository accounts. Average daily available balances are approximately \$2,500,000.

Flagstar Bank understands the above information contained in the “Basic Information” section of this RFP and can provide the required accounts.

A. PROCESSING

What is the cut-off time to ensure same day ledger credit?

All deposits made in person by Township personnel will be provided same-day ledger credit if received at the Banking Center by 4:00 pm. Delivery after 4:00 pm may result in next day ledger crediting depending on staffing available. Funds will be made available as shown in the funds availability schedule listed below. Interest is earned when funds become available.

All deposits delivered directly to Banking Center personnel or placed in the night depository by the Township will be provided next-day ledger credit. Funds will be made available as shown in the funds availability scheduled listed below. Interest is earned when funds become available.

If other arrangements are required, we would be open to discussions surrounding the needs of the Township.

Flagstar’s Banking Center lobby locations are open during the hours referenced below. A business day is defined as any day of the week except Saturday, Sunday, and federal or banking holidays.

Banking Center Operating Hours (all eastern time) and Ledger Credit Schedule

Lobby and Drive Up: **9:00 AM to 6:00 PM** Monday and Friday
 9:00 AM to 5:00 PM Tuesday – Thursday
 9:00 AM to 1:00 PM Saturday

Wire transfers must be initiated online between 8:00 AM and 5:00 PM (ET) to ensure same-day execution. Wire transfers may be entered and verified in the system to initiate same-day or future dated wires up to 5 days in advance. Intra Bank transfers (between the Township’s accounts) will settle same-day when initiated online or via telephone.

Intra Bank transfers (between the Township’s accounts) will settle same-day when initiated online or via telephone.

B. BANK COMPENSATION

1. How do you determine and calculate availability of deposited items?

Flagstar Bank uses a same day and one day standard availability schedule. Our availability schedule is reviewed annually, adjusted when required, and communicated to our clients if any changes are made. Interest is earned when funds become available.

2. Provide your bank’s availability schedule.

<u>DEPOSIT TYPE</u>	<u>FUNDS AVAILABLE</u>
<ul style="list-style-type: none"> • Currency deposited at Banking Center • Incoming wire transfers • Incoming ACH credits • On-us checks 	Same business day
<ul style="list-style-type: none"> • Currency deposited at cash vault • US treasury checks • Local and outstate checks • Postal money orders • Bank and official checks (cashier, teller, certified) • Travelers checks • State and local government checks • Flagstar Bank ATM deposits 	Next business day

3. Can we compensate your bank for services by explicit fees, compensating balances, or a combination of the two?

Yes, Cascade Charter Township may compensate for fees by the above mentioned methods. The Township has three (3) options for handling these fees. Flagstar’s interest bearing accounts will provide the greatest net benefit to the Township, and is therefore our recommended option for the Township.

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1. **Recommended:** Flagstar can set up the Township's checking accounts as interest bearing with all available balances earning interest. Cascade Charter Township would pay hard dollar fees with this option, however current interest rates are significantly higher than earnings credit rates. It is for this reason we feel this option will provide the greatest benefit to the Township,
 2. Flagstar can set up the checking accounts as non-interest bearing. In this scenario, Cascade Charter Township would be provided earnings credit on balances to assist in offsetting service charges.
 3. Cascade Charter Township can use a combination of both of the above to handle service fees.

We recommend implementation of Option #1 above for handling interest earnings and services fees. Using this option would provide the Township a higher earnings on balances - the current rate of interest on our checking account is 0.80% (APY) for all balances versus an earnings credit on balances of 0.20%. Additionally, interest is paid on all available balances, while earnings credit is only applied to 90% of available balances because of the 10% Reserve requirement, and excess earnings credit does not pay out or carry over from month to month, although this option could be discussed if it is of interest to the Township. Option #1 would optimize interest earnings and maximize the cost benefit to the Township.

In addition, Cascade would be eligible for Flagstar's MAX savings rate, currently at 1.25% APY on all savings accounts, which would include the existing Police Fund account, which has a current balance of \$389,082. This would provide additional benefit to the Township when transferring funds to this type of account.

4. How are your bank's monthly earnings credit rates calculated?

The formula used to calculate the amount of credit earned each month is as follows:

$[\text{Collected Balance (minus 10\% reserves)} \times \text{ECR}] / 365 \times \text{the number of days in the month}$

5. Provide historical rates for the last year.

Flagstar's Earnings Credit Rate (ECR) has remained unchanged for the past three (3) years at 0.20%. The rate for Flagstar Bank's earnings credit is reviewed periodically by management and adjusted as needed based on market conditions. Because the interest rates on both Flagstar checking and savings accounts are significantly higher than the current earnings credit rate, it would be a clear advantage for the Township to utilize interest bearing accounts as opposed to earnings credit.

Please refer to Section 5 "Exhibits – Flagstar Historical Rates" for rate histories on Flagstar's accounts.

C. RETURNED ITEMS

1. Describe your procedure for handling non-sufficient funds checks deposited into a Cascade Charter Township account.

Flagstar Bank utilizes the Federal Reserve Image Returns Service for expedient delivery of returned deposited checks. In lieu of receiving a mailed paper check image replacement document, we receive an image-enabled file of returned deposited items. This allows Flagstar to notify our customers of returned deposited checks significantly sooner than banks not using an image-enabled service. Notification of returned deposited items will happen each business day as returns are presented to Flagstar. Options for notification include either a secure email or a fax notification. Both email or fax reports include a list of the returned items, the presented and returned dates, as well as the return reason and an accompanying image of each item.

2. Can return items be automatically redeposited? If so, how many times?

Upon service implementation, Cascade Charter Township will have the option of directing Flagstar to re-deposit returned deposited checks a second time or mailing those items back to the Township for collection for checks that are returned unpaid Insufficient (Non-Sufficient-NSF) or Uncollected (UCF) only. If the second presentment option is selected, Flagstar will immediately re-deposit the returned item. We will then notify the Township if the item is returned again.

Flagstar does not automatically redeposit ACH returned items. If the Township requires redeposit of returned ACH items, the organization would be responsible to re-initiate these transactions once they are notified of the return.

Please refer to Section #3 – “Banking Services Pricing Proposal” for pricing related to Returned Items.

D. STOP PAYMENTS

1. Can stop payments be placed manually? On-line?

Flagstar Bank offers online entry or removal of stop payments at a reduced cost via Business Online Banking. All stop payment instructions are processed in real-time including the confirmations which serve as the Township’s acknowledgement that the stop has been placed. All stop payment costs will be listed on the respective account analysis statement.

Stop payment placement is also available through our Government Banking Department directly. However, since online placement is real-time and costs less to the Township, we recommend the Township input stop payments via our Business Online Banking Service.

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2. Can you request stop payments for a range of checks? What is the limit of the range?

The Stop Payment Module in Business Online Banking provides the following entry options with instructions being in effect for 180 days:

- **Single stop placement**
- **Range stop placement – entry of up to 300 checks in the range**
- **Multi-Entry stop placement – entry of multiple stops (20) from a single screen with the option to create unlimited entry screens.**

E. WIRES

1. What methods of initiation does the bank offer?

Flagstar Bank offers two (2) options for the initiation of wire transfers: Business Online Banking or direct call/email to the Government Banking Group. Flagstar recommends initiating wire transfers through Business Online Banking. Initiating wires online provides the Township with the easiest and lowest cost method for handling these transfers.

The Wire Transfer module provides the Township with the ability to initiate domestic, repetitive, and semi-repetitive wire transfers in a straight-through processing environment. No manual processing is required upon delivery of the wire to the Bank's internal wire department. Disbursement and collection of funds is done quickly, securely, and under Cascade Charter Township's complete control.

Wire transfers must be initiated online between 8:00 AM and 5:00 PM ET to ensure same-day execution. Wire transfers may be entered and verified in the system to initiate same-day or future dated wires up to 5 days in advance.

2. What are the opening hours and the cut-off times in Eastern Standard Time for initiating wire transfers to ensure same-day execution?

As referenced above, Flagstar Bank can accommodate the wire transfer needs of the Township. Wire Transfer initiation may be handled via our Business Online Banking service or via telephone. Wire transfers must be initiated online between 8:00 AM and 5:00 PM ET to ensure same-day execution (2:00 PM ET deadline for phone-in wires).

3. What is the cut-off time for incoming domestic wire transfers to receive same day credit?

The posted cut-off time to receive same-day credit is 6:00 PM ET.

4. Does the bank's wire transfer system have the capability of warehousing instructions for future dated wire transactions?

Wire transfers may be entered and verified in the system to initiate same-day or future dated up to 30 days in advance. In addition, the Township can create wire templates, including recurring wire templates, within business online banking to be available as needed.

SECTION 4 – TREASURY MANAGEMENT SERVICES

I. ACCOUNT RECONCILIATION SERVICES

1. Provide a brief description of each account reconciliation service that the bank offers.
2. Please provide sample reports.
3. Please indicate how much history you retain – and at what cost.

Flagstar Bank offers various services to assist Cascade Charter Township in streamlining its reconciliation process. These services include Check Issue Account Reconciliation – both Full Reconciliation and Partial Reconciliation, and Deposit Location reporting for deposit tracking.

Check Issued Account Reconciliation

Flagstar Bank’s Check Issued Account Reconciliation services will assist the Township in eliminating the time-consuming efforts necessary to manually balance their accounts. The Bank provides the information to facilitate locating a specific check when performing research, to identify misposts, or to reduce the Township’s office clerical errors when balancing paid and outstanding checks.

This service will allow Cascade Charter Township to:

- **Gain office efficiencies by significantly reducing the time and manpower spent reconciling accounts.**
- **Improve control of paid and outstanding items by eliminating data entry of reconciliation information.**
- **Reduce check storage costs by taking advantage of the Bank’s check retention (safekeeping) alternative through CD-ROM check imaging capability.**
- **Strengthen the internal account controls with segregation of accounting duties.**

Full Reconciliation Service provides all information relating to paid, as well as outstanding checks. Our Positive Pay Service should be used in conjunction with the Full Reconciliation Service.

To use this service, the Township would provide the Bank with a check issue/void file prior to or concurrent with the release of any checks. The file includes account and serial numbers, amount, and date for each check, and would be uploaded through Business Online Banking or can be provided through direct transmission. If Payee Positive Pay is being utilized, payee information would also be included in the file. This will provide an extra level of security.

As checks are presented to the Bank for clearing, the MICR line information (and payee name, if provided) is compared to the issue file information provided by the Township. Any unmatched item is considered an “exception” and is analyzed by the Bank to identify the cause of the mismatch or reject. At the end of the DDA statement cycle, reconciliation reports are generated that would provide the Township with items that have been paid and are still outstanding.

The Bank offers several standard reports with some typical reports described below:

- **Check Report** – summarizes all paid and issue records including cancelled issues and stop payments.
- **Check Reconciliation Report** – details the status of each check as either paid or outstanding. Also lists checks voided during the current period, as well as checks on which a stop payment has been placed either in the current statement period or during a previous statement.
- **Outstanding Checks Report** – depicts the settlement of the checks outstanding total between the current and previous reconciliations.
- **Check Exceptions Report** – provides a list of items that fall outside of pre-defined parameters (established by the Township) such as check serial number, paid date, dollar amount, etc.

Partial Reconciliation service provides a listing of all paid checks during the reconciliation period. The listing identifies all paid items in serial number order, along with the dollar amount and date paid.

To use this service, the Township would maintain its own check issuance file and the Bank would send the Township a file of all paid check items (via paper or electronically). The Township would use this information to perform internal account reconciliation.

Issue files are uploaded through Business Online Banking in one of the following file formats:

- **MICASH Fixed Column Length (AKA Proprietary ARP File Format)**
- **ASCII Text, Comma Delimited**
- **ASCII Text, Fixed Column Length**

Please refer to Section 6 – “Exhibits – Sample Reports” for sample Account Reconciliation Reports.

Please refer to Section 3 – “Banking Services Pricing Proposal” for fees related to our Account Reconciliation services.

II. POSITIVE PAY

1. Provide a brief description of each positive pay service that the bank offers. Please provide sample reports.

Flagstar Bank’s Positive Pay Service is used in conjunction with our Account Reconciliation Service and is the most effective method available to protect against financial loss associated with check fraud. It is an enhanced web-based Account Reconciliation service that will assist the Township to improve controls, detect check fraud, and expedite the reconciliation process. The Bank offers several Positive Pay service options to meet the Township’s specific requirements.

The service automatically matches each check presented for payment to a file of the Township's checks issued. Unmatched items are deemed to be "Exceptions" and are made available for viewing through Business Online Banking. The Township must determine whether to pay or decline an exception through an online decision tool.

Payee Positive Pay service is an enhancement to our traditional Positive Pay service. Within this service, the Bank provides an added layer of protection by also matching the Payee name. Presently, Flagstar does not offer Positive Pay interface at the teller line.

How Positive Pay Works

To use this service, the Township would provide the Bank with a check issue/void file prior to or concurrent with the release of any checks. The file includes account and serial numbers, amount, and date for each check, and would be uploaded through Business Online Banking or through direct transmission. If Payee Positive Pay is being utilized, payee information would also be included in the file.

The Township will access their Positive Pay exceptions real-time via the Business Online Banking Positive Pay module for any unmatched checks to determine the appropriate course of action. Through sophisticated check viewing capability, the Township will be able to view images of checks including the ability to view the front and back of checks with special magnification features and export options. The Township may instruct the Bank, via Business Online Banking, to pay the item or return it unpaid, or may have standing instructions to automatically return all unmatched items. If no decision is input, items will be automatically returned unpaid.

Decision/Action Options

Standard options for the disposition of exception items include instructions to pay or return. The decision to return unpaid is generally the result of the Township's determination that the item was not properly issued or that the check is fraudulent. The decision to pay is generally the result of the determination that the check was properly issued, but excluded from the check issuance file. The latter situation may occur in cases where manual checks are issued (perhaps as replacements for lost checks) without being added to the check issuance file or encoding errors made by the bank of original deposit.

The Bank provides the Positive Pay exceptions each day by 7:00 AM ET and the deadline for submitting the decisions is 4:00 PM ET.

In addition to Flagstar's Positive Pay service, we all offer protection on ACH transactions. ACH debit block. ACH Debit Block services will allow you to tailor your protection levels against unauthorized ACH debits. Services include:

Full ACH debit block

- Designed for accounts that should not receive ACH debits for any reason.
- All attempted ACH debits will automatically be returned to the originating bank.

Filtered ACH debit block

- **Designed for accounts that want to allow certain ACH debits from their accounts, such as a payroll processor or other authorized ACH debit.**
- **You provide us with a list of authorized ACH debit originators.**
- **ACH debits originated by any other originator will be returned to the originating bank.**

2. Describe the products features including but not limited to:

a) Data transmission methods

Issue files are uploaded through Business Online Banking or via data transmission in one of the following file formats:

- **MICASH Fixed Column Length (AKA Proprietary ARP File Format)**
- **ASCII Text, Comma Delimited**
- **ASCII Text, Fixed Column Length**

b) File transmission time windows

Check issue files are accepted throughout the day. As a general practice, we recommend transmitting check issue files at the same time you release your checks for payment.

c) Notification report delivery methods

Cascade Charter Township would be notified via email daily by 7:00 AM ET of any checks requiring review and decision.

d) Notification transmission time windows/response deadlines

The Township would need to advise Flagstar of a pay or no-pay decision by 4:00 PM ET. Notification and decision would be handled via Business Online Banking. If no decision is input by the 4:00 PM ET deadline, checks will automatically be returned unpaid.

e) Control options – default, dollar threshold, etc.

If no decision is input by the 4:00 PM ET deadline, checks will automatically be returned unpaid. Dollar threshold options are not currently available.

f) Imaging capabilities

Both front and back check images of suspect checks are available via Business Online Banking when making your pay or no pay decisions.

Please refer to Section 3 – “Banking Services Pricing Proposal” for fees related to Positive Pay.

Please refer to Section 6 – “Exhibits Sample Reports” for sample reports on Positive Pay.

III. INFORMATION REPORTING SERVICES

1. Provide a brief description of the information reporting services that the bank offers. We expect a “test drive” of internet banking application from the finalists.

Flagstar’s Information Reporting feature supports current day, prior day and real time balance and transaction reporting. It produces reports in transaction list format showing detailed activity for one or more selected accounts. All reports are exportable as needed.

Because we know your time is valuable, we place the most relevant information directly on the Business Online Banking home page.

Deposit Accounts – allows the Township to view account information and balances.

Favorite Reports – allows the Township quick access to reports most frequently used.

Secure Messaging – allows the Township to securely communicate directly to Flagstar.

Bank Messages – displays important messages and information from the Bank.

System Notices – allows the Township to view events that occurred or important system notifications that require attention.

Use of Flagstar’s Business Online Banking service will provide the Township with the ability to manage cash flow effectively, and would assist in automating various day-to-day functions performed by Township personnel.

If selected as a finalist, Flagstar would be happy to provide the Township with a demonstration of our Business Online Banking system, showcasing its capabilities and ease of operation. Flagstar would also provide implementation and training for the Business Online Banking system at no additional cost to the Township.

2. Describe the products features including but not limited to:

- a) Applications/modules available within the service

Business Online Banking provides access to the following modules and features (additional costs may apply):

- **Reporting – The Information Reporting feature supports current day, prior day and real-time balance and transaction reporting. It produces reports in transaction list format showing detailed activity for one or more selected accounts. All reports are exportable as needed.**
- **Transaction Search – Transaction Search provides the ability to search by transaction type, account number, date, dollar amount, and reference number.**
- **Deposit Inquiry – The Deposit Inquiry feature allows for the ability to inquire upon deposits. It allows the Township to search for a deposited item and view a scanned image of the deposit ticket and associated deposited items.**

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- **Stops, Images and Inquiries** – The Stops and Inquiries feature offers the Township the ability to inquire upon paid checks. It allows the search for a check that meets certain criteria, view an optically scanned check image, and verify the authenticity of a check's amount, date, and signature, etc. It also allows the Township to place and/or cancel stop payments in real-time. Check images, both front and back of cleared checks, are available (via Business Online Banking) for 180 days after they have cleared. If a check copy is needed after 180 days, users may contact the Government Banking support staff to request images. Check images are also available via CD-ROM, if the Township elects to utilize the monthly CD-ROM service.
 - **Book Transfers** – The Transfers module allows for the real-time transfer of available funds between two Flagstar accounts, providing immediate availability of funds in the receiving account and an immediate debit to the sending account.
 - **Wire Transfers** – The Wire Transfers module allows for the initiation of funds transfers via Domestic Fed Wire, and Foreign Currency Wire. Security is provided within this module through the use of dual control procedures and a physical authentication device.
 - **ACH Payments** – The ACH Payments module contains a number of ACH payment types including payroll, cash concentration and disbursement, vendor payments, consumer debits and credits, and all Township, State, and Federal tax payments. Security is provided within this module through the use of dual control procedures and a physical authentication device.
 - **Positive Pay** – The Positive Pay feature helps prevent check fraud by verifying the check number, dollar amount and payee of checks presented for payment. After assessing the discrepancies between the check and what was presented, the Township will have the ability to pay the check or have it returned.
 - **Online Statements** – The Online Statements feature provides the ability to view and print the monthly and analysis statements.
 - **Audit Reporting** – The Audit Report feature provides the ability for the Township to monitor system access of all employees. Audit reports provide two levels of information:
 - Users that have accessed the system or have attempted to access the system.
 - Various functions the user has performed including date and timestamps of their activity.
 - **Alerts** – The Alerts feature provides proactive event notification via email as follows:
 - Account Alerts – balance threshold, check cleared, transaction cleared
 - ACH Alerts – payment approval
 - Wire Alerts – transaction approval, incoming wire
 - Positive Pay Alerts – check exceptions available for review

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- **Remote Deposit – Online Banking** serves as the portal for Flagstar Bank’s Remote Capture service. Access to Remote Capture services and reporting are delivered via Online Banking through a single login.

- b) Hours of access/Time windows

With the exception of occasional overnight or weekend maintenance, Business Online Banking is accessible 24 hours a day, 7 days a week – including holidays.

- c) Level of detail provided for prior day and for intraday information

For deposits, we include basic deposit information (i.e. deposit date and amount). Information is available for prior-day transaction activity. Account activity can also be viewed for the last 180 days within Business Online Banking. Additionally, images of deposit tickets and deposited items are available.

For checks, we include the check number and dollar amount, as well as an image of the front and back of the item. Information is available for previous day transaction activity.

For ACH debits and credits, we include addenda information that is sent by the initiating bank. Information is available for both current and prior day activity.

For wire transfers, we include a reference number, and any additional information that is sent with the wire. Information is available for both current and prior day activity within the Wire Transfer Module.

- d) History retention

➤ Previous Day Reporting	180 Days
➤ Current Day Reporting	7 Days
➤ Special Reports	180 Days
➤ ACH History	180 Days
➤ Wire Activity Reporting	10 Days
➤ Wire History	180 Days
➤ Audit Data	180 Days
➤ Paid Check and Deposit Images	180 Days
➤ Account Transfers	180 Days
➤ Stop Payments	180 Days
➤ Transaction History	180 Days
➤ Online Statements	24 Months

- e) Export capabilities

Reporting is available via Business Online Banking and can be exported in the following formats: Comma-separated, Tab-separated, or BAI2. Transaction information can also be sorted and exported into an Excel spreadsheet.

f) Internal control options/security features

Upon implementation of Business Online Banking, the Township will designate an employee as the Administrator. The Administrator will be responsible for granting additional employee(s) user access and functionality. Our system is designed in such a way in which controls and restrictions can be placed at the individual user level. For example, a payroll clerk may only need access to the payroll account. The administrator can restrict that employee's access to only the payroll account, and even further can limit what they can do with that particular account (view only, transfer funds, upload check issue information, etc.) The Administrator also has the ability to review audit reports detailing all employee activity, and can use this to monitor and modify employee access as required. During training, we would assist the Administrator with the setup of all users and services.

There is an additional layer of security when it comes to payment initiation. Prior to releasing ACH transaction files or wire transfers, secondary authorization is required. Authorized individuals designated by the Township will be able to review the details of the transaction before approving it. Secondary approval of outgoing ACH and wire transfers additionally requires the use of a PIN based security token. A smartphone app is also available for authentication purposes. The token or online app will display a one-time pass-code that must be entered to finalize the release of the ACH transaction or wire transfer to the Bank.

g) Imaging capabilities

Business Online Banking provides 180 days of images of paid checks and deposits, as well as Positive Pay exception items.

h) Technical capabilities

Business Online Banking provides a single point of access for all Township banking functions, from account information, and stop payments to payment initiation and fraud prevention. Internet access is all that is required to support the system.

IV. ACH PROCESSING

Cascade Charter Township currently uses ACH processing for Payroll, Federal Taxes, Payables, and Tax Collection, etc.

1. Describe the service delivery method (direct transmission, PC-based system, web-based) that you recommend based upon the information outlined for our organization.

Cascade Charter Township can use Flagstar's Business Online Banking to initiate any required direct deposit of pay, state and federal tax payments, ACH vendor payment files, as well as direct debit transactions for tax collection, as needed.

ACH files can be uploaded or manually input into the system. In order to ensure timely standard processing requirements, files need to be submitted to Flagstar Bank at least 1 day prior to settlement date but can be future dated up to 30 days in advance. As an added note, same day ACH settlement is also available if needed to assist in correcting problems such as missed direct deposit files etc. While it is not recommended to be used as the standard initiation process because of the additional cost, it is available if/when needed.

Full ACH transaction template maintenance is included and the module contains summary screens for quick dollar amount updates. The Township can also import files from external accounting software, a spreadsheet, or other sources into Business Online Banking's ACH databases without having to re-key the data.

As mentioned earlier, prior to releasing ACH transaction files, secondary authorization is required.

- a) Is this the same system used for Account Reconciliation Services?

Yes.

- b) Is this the same system used for Information Reporting?

Yes.

2. Describe the products features including but not limited to:

- a) Transmission procedures

NACHA formatted files would be sent directly from the Township's software to Flagstar Bank using an upload through Business Online Banking. Direct transmission is not presently available.

- b) Transmission time windows/ACH hours of operation

ACH transaction files are accepted throughout the day; however, the system automatically pulls files for processing weekdays at 1:00 PM ET and 6:00 PM ET. In order to meet these processing windows, files must be received by 12:30 PM ET and 5:30 PM ET respectively. If same day settlement is ever required, we will provide information on timing upon occurrence.

- c) Process for reversing/deleting files

If a file has not been sent to the Fed through Business Online Banking, the Township will have the ability to stop the transaction, adjust and re-submit the file. If an adjustment is required after a file has been sent to the Fed, Flagstar cannot create an adjustment. A second file, called a reversal file, would need to be sent that is a direct offset of the initial file. At that time, a third file would be sent with the correct information.

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- d) Electronic reporting capabilities

ACH activity reports are available through Business Online Banking.

- e) Security features

As stated previously, prior to releasing ACH transaction files, secondary authorization is required. Authorized individuals designated by the Township will be able to review the details of the transaction before approving it. Additionally, Flagstar provides an added layer of security as part of the release function through an authentication device. This authentication device is a PIN-based token and is separate and apart from any user passwords already established. The token will display a one-time pass-code that must be entered to finalize the release of the ACH transactions to the Bank. A smartphone app is also available for authentication purposes.

IV. DISBURSEMENT SERVICES

While Flagstar Bank does offer Controlled Disbursement and Zero Balance services, the Township has responded during the RFP question period that these services are currently not being used, and we do not recommend implementing either of these services going forward, unless the Township presents needs which would support such implementation. We have responded below for informational purposes only and have provided recommended account structure in Section #2 – “Summary of Accounts and Services”.

1. Describe the bank’s disbursement services (controlled disbursement, PC-based system, web-based) that you recommend based upon the information outlined for our organization.

Flagstar Bank offers both Controlled Disbursement and Zero Balance Account functionality for disbursement requirements of the Township. As referenced, the Township does not currently utilize either of these services, and based on the information provided by the Township we do not recommend implementation at this time.

The accounts function in the following manner. Each Controlled Disbursement or Zero Balance account maintains a zero dollar balance or threshold balance and is linked to a “parent” account for funding. Automated transfers occur daily between the Controlled Disbursement or Zero Balance account to/from the parent account to maintain a zero or threshold balance in the sub accounts. To process appropriately, this requires that only the funding account maintain balances and need only be funded by 4:00 PM EST each business day there are disbursements.

On a daily basis, check clearings on the Controlled Disbursement account are reported to the client via Business Online Banking by 10:00 AM ET. Clients can then net this total from the balances to estimate investment opportunities.

- a) Is this the same system used for Account Reconciliation Services?

Yes.

- c) Is this the same system used for Information Reporting?

Yes.

d) Is this the same system used for ACH Processing?

Yes.

2. Describe the products features including but not limited to:

See above descriptions in this section which provide how these accounts function.

a) Endpoint locations

Flagstar Bank uses a unique routing transit number to isolate transactions for Controlled Disbursement in order to provide daily reporting of cleared checks. When ordering checks, this RTN must be used for your Controlled Disbursement account. This is not applicable to Zero Balance Accounts.

b) Notification methods

For Controlled Disbursement Accounts, Flagstar Bank provides one single detail presentment with both detail and summary reports. A summary of check clearings is available each business day by 10:00 AM EST via Business Online Banking. Zero Balance Accounts do not offer this functionality.

c) Notification time windows

For Controlled Disbursement Accounts, a summary of check clearings is available each business day by 10:00 AM EST via Business Online Banking. Zero Balance Accounts do not offer this functionality.

d) Electronic reporting capabilities

A summary of check clearings and detail transaction report is available each business day by 10:00 AM EST via Business Online Banking

e) Funding options

Each Controlled Disbursement account maintains a zero dollar balance and is linked to a "parent" or funding account. Automated account transfers are established to fund the Controlled Disbursement and Zero Balance accounts from the parent account. This requires that only the funding account maintain balances and need only be funded by 4:00 PM EST each business day there are disbursements.

f) Security features

Not Applicable.

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- g) System requirements

The only requirement is a computer with the latest Internet browser. The most commonly used browsers are Internet Explorer, Firefox, Chrome and Safari.

SECTION 5 – INVESTMENT SERVICES

BASIC INFORMATION

Cascade Charter Township is permitted by law and board policy to invest surplus funds in accordance with Public Act 20. Cascade Charter Township's investment policy is attached as Exhibit A. The Cascade Charter Township investment portfolio currently averages approximately \$3,000,000.

1. What investments can your bank offer to Cascade Charter Township?

Government Banking Savings-MAX Account

This account is a liquid savings account and is used by our clients for investment purposes. The interest rate is variable and is currently at 1.25% (APY) for all balances.

Our Government Banking Savings MAX account may be used for most account transactions; although, check writing is not available. Unlimited deposits may be handled through this account; however, according to Federal regulations, you can make, or authorize us to make for you, up to six debit transactions (electronic, by phone, preauthorized, or conducted via computer instructions) during a monthly statement cycle. If during a monthly statement cycle the Township exceeds this six withdrawal limit, a fee of \$10.00 per item (over the 6) will be assessed. Per Regulation D, if the account exceeds six withdrawals three months within a 12-month period, the account will need to be closed.

Certificates of Deposits (CD's) and CDARS® CD's

Our regular CD's can be purchased in terms ranging from 7 days to 60 months. Rates on our CD's are competitive and interest is calculated on a 360-day basis, ensuring maximum interest earnings for the Township. CDARS® CD's are available in pre-established terms, and offer daily compounded interest calculated on a 365-day basis. CDARS® CD's offers full FDIC coverage on all invested funds.

Sweep Functionality of Checking Accounts

Flagstar Bank offers a sweep service that transfers funds to/from our checking accounts to a Dreyfus money market fund at the end of each business day. This fund is AAA rated, and compliant with PA 20. On a daily basis any excess balances sweep to the fund or if needed funds transfer from the fund to cover disbursements on the account. To assist the Township in reconciliation, daily sweep transaction details are provided via Business Online Banking and on the monthly account statement.

-
2. What methods are available for settlement of investment transactions?

To purchase or redeem a Certificate of Deposit or CDARS CD, Cascade Charter Township would contact our Government Banking Group via telephone and e-mail. We initiate the purchase or redemption based on this verbal and written contact. We charge no fees for the incoming or outgoing wire transfers associated with these transactions.

Investment in the Government Banking Savings and Checking Accounts can be handled by simply depositing the funds into the account.

3. Does your bank offer automatic sweep of available balances into money market or other investments? Please describe. Please provide monthly average yields for the last twelve months on the sweep vehicle recommended in this proposal.

Yes as referenced above, Flagstar offers a daily sweep from the Township's checking account to a Dreyfus money market fund. This fund is AAA rated, and compliant with PA 20. Listed below is the monthly average yield for the last twelve months.

If the Township desires, use of the daily investment sweep option can be implemented. However we would instead recommend using the business online banking transfer module to move excess available funds into a Flagstar MAX savings account. The MAX savings account maintains a similar rate and this option would eliminate the cost of the automated sweep service.

17- Apr	17- May	17- Jun	17- Jul	17- Aug	17- Sep	17- Oct	17- Nov	17- Dec	18- Jan	18- Feb	18- Mar
0.63	0.65	0.77	0.85	0.87	0.88	0.88	0.9	1.04	1.13	1.17	1.31

Please note with this scenario, a peg balance is required, and there are monthly fees for the sweep service as indicated in the Proposed Fee Structure found under Section 3 – “Banking Services Pricing Proposal”.

How soon after a deposit is made to a checking account are funds swept to the investment vehicle?

If the Township chooses to set up a sweep account, any available funds over the peg balance are swept at the end of each business day.

4. For this section, please describe any products or services not specifically mentioned here, which your bank offers, and which you believe would be beneficial to Cascade Charter Township.

The following recommendations are not directly related to this investment section of the RFP. However, this appears to be the best area to add details on the additional services we are recommending that would benefit the Township.

- **ACH Block Service** – Flagstar recommends the Township utilize ACH blocks and filters to enhance the Township's existing fraud protection efforts. This service allows the Township to block all ACH debit/credit transactions on an account or allows the ability to filter only those transactions that are authorized.

-
- **Remote Deposit – Online Banking** serves as the portal for Flagstar Bank’s Remote Capture service. Access to Remote Capture services and reporting are delivered via Online Banking through a single login. Utilizing the Remote Deposit service will allow the Township to make deposits as late as 8:00 PM ET Monday - Friday and still receive funds availability the next business day. If the Township opts to implement this service, Flagstar will provide the Township the initial check scanner at no additional cost.
 - **Check Image Viewer (CD-ROM)** - Flagstar Bank offers our clients our Check Image Viewer Service which provides monthly CD-ROM containing images of paid checks and account statements. This service offers a quick and convenient way to search, sort and store images of your company’s paid checks. This service will eliminate the delay in obtaining copies of older items from the bank.
 - **CommUNITY Card – The Visa CommUNITY Card** is designed for non-profits and municipalities seeking an easier way to manage cash flow and expenses. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information, and save time on accounting procedures. No personal guarantees required. The Visa CommUNITY card offers a no-cost option, as well as a rewards option to best suit your needs. Should the Township have the need of a more robust card program, Flagstar also offers a full Purchasing Card solution.
 - **Flagstar@Work** - The Flagstar@Work Program allows employers to offer their employees an exclusive package of free and discounted financial services by setting up a personal checking account with Flagstar.

Additionally, in Section 2 – “Summary of Accounts and Services”, we have provided added information on the services we recommend for the Township along with the account structure that is most effective and efficient in regards to processing and maximization of returns for the organization.

5. Please indicate any costs or fees associated with the services described in this section.
 - There are no fees associated with the investment of funds in CD’s, CDARS or savings accounts at Flagstar Bank. We do not charge for wire transfers related to investment purchases or redemptions. There are however fees related to using our sweep functionality from the Township’s checking account.

All related fees for the sweep and any other recommended Flagstar Services are provided under Section 3 – “Banking Services Pricing Proposal” in this response.

Please refer to Section 5 – “Exhibits – Flagstar Historical Rates” for historical interest rate information for the accounts/investments referenced above.

SECTION 6 – PRICING PROPOSAL

To access pricing, double click on icon below and enter required data. The spreadsheet will automatically calculate the extended price.



Microsoft Excel
Worksheet

See Section 3 – “Banking Services Pricing Proposal” for all pricing related to this proposal response.

This is a firm and irrevocable offer for ninety days.

Non-Discrimination

Upon submission of this proposal, the Financial Institution agrees that he/she will comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans With Disabilities Act of 1990 as amended; the Elliott-Larsen Civil Rights Act, Article 2, Act No. 453, Public Act of 1976 as amended; the Michigan Handicapper’s Civil Rights Act, Article 2, Act No. 220; Public Act of 1976 as amended, and all other applicable Federal, State, and Local laws and regulations. Specifically, providers are required not to discriminate against any employee or applicant for employment with respect to such person’s hire, tenure, terms, conditions, or privileges of employment, or any matter directly or indirectly related to employment because of such person’s race, color, religion, national origin, ancestry, age, sex, or disability, as defined by law. Breach of this covenant may be regarded as a material breach of the contract or purchase agreement and may be processed as provided under the State of Michigan laws.

Official Submitting Proposal

Name: Lisa M. Powell
Title: Vice President, Relationship Manager
Phone: (616) 285-2263
Date: March 29, 2018

Signature:

A handwritten signature in blue ink that reads "Lisa M. Powell". The signature is written in a cursive style and is positioned above a horizontal line.

Prepared for

Cascade Charter Township

Summary of Accounts and Services
April 2, 2018

Lisa M. Powell, VP, CPFIM, CTP
Relationship Manager
Government Banking
Flagstar Bank
3205 28th Street SE
Grand Rapids, MI 49512
(616) 285-2263
lisa.powell@flagstar.com

Thank you for the opportunity to respond to the Request for Proposal for Banking Services for Cascade Charter Township. We look forward to building a relationship with the Township in which we deliver banking services that will provide you with bottom-line benefits in the savings of time, effort, and cost.

This document is intended to provide an overview of the recommended accounts for Cascade Charter Township. We have created this information based on the requirements and needs referenced in the Request for Proposal and additionally the responses provided during the question and answer period.

Building a banking relationship and executing it on a daily basis starts with having access to superior service and technology. It is also about having the right mix of products and services tailored in a solution that responds to the Township's unique business needs, as well as having the ability to respond quickly to changes in the marketplace. As you are well aware through your own business successes, it is ultimately the combination of superior technology, skilled professionals and the support of a strong company that makes great things happen.

From implementation all the way through to being fully partnered with Flagstar Bank, Cascade Charter Township will have the advantage of working with experienced professionals every step of the way. You have already been assigned a Government Banking Relationship Manager, Lisa Powell. As Relationship Manager, Lisa is responsible for delivering investment, checking and treasury management services to the bank's public sector clients

Additionally, Flagstar's Public Sector clients have the benefit of a dedicated support team within our Government Banking Group. The support team works closely with one another, ensuring consistency in the handling of any customer service issues. Their experience with the unique type of day-to-day issues that can arise within your industry assures Cascade Charter Township that any problem or situation that occurs will be handled and resolved in a timely manner.

In the following pages, we have included a summary of the proposed accounts we are recommending for Cascade Charter Township. This is being provided in addition to the proposal response in Section #1 to provide further clarification of our proposed structure and processes.

Flagstar Bank Information

Flagstar Bancorp, Inc. (NYSE: FBC) is a \$16.9 billion savings and loan holding company headquartered in Troy, Michigan. Flagstar Bank, FSB, provides commercial, small business, government and consumer banking services through 99 branches in the state. We also provide home loans through a wholesale network of brokers and correspondents in all 50 states, as well as 85 retail locations in 26 states representing the combined retail branches of Flagstar and Opes Advisors mortgage division. Flagstar Bank meets all Federal regulations to qualify as a well-capitalized financial institution.

Recommended Accounts for Cascade Charter Township

Flagstar Bank recommends the following account options for use by the Township. All proposed accounts support the services requested by the Township and are compliant with Michigan Public Act 20 of 1943, as amended.

We offer our Government Banking MAX Checking Account. The interest rate on our Government Banking MAX Checking Account is variable and is currently 0.80% (APY) for all balances. Interest is paid on all available balances. We recommend using this account type for all required checking accounts as based on balances this type of account will maximize the Township's interest income.

Our Government Banking Checking-MAX Accounts may be used by the Township to handle any required debit/credit activity including deposits, check issuance, incoming and outgoing wire and ACH transfers, and any other transactions. The number of transactions is unlimited on this account.

Second, we offer our Government Banking Savings-MAX Account. This account is a fully liquid savings account and is regularly used by our customers for investment of excess funds. The interest rate is variable and is currently at 1.25% (APY) for all balances. Interest is earned on all available balances.

The Government Banking Savings-MAX Account may be used for most account transactions; although, check writing is not available. Unlimited deposits may be processed through this account; however, according to Federal regulations, you can make, or authorize us to make for you, up to six (6) debit transactions (electronic, by phone, preauthorized, or conducted via computer instructions) during a monthly statement cycle. If during a monthly statement cycle the Township exceeds this six (6) withdrawal limit, a fee of \$10.00 per item (over the 6) will be assessed.

We recommend that Cascade Charter Township use our Government Banking Savings-MAX Account for all required money market/savings accounts. This account pays a premium rate for those funds that may be held on deposit for a longer period of time. To enhance interest income, Township personnel can initiate transfer of funds online between the checking and savings accounts. There is no additional fee for these transfers.

Additionally, Flagstar offers Certificates of Deposits (CD's) and CDARS®. Our regular CD's can be purchased in terms ranging from 7 days to 60 months. Interest rates on our CD's are calculated on a 360-day basis, ensuring maximum interest earnings for Cascade Charter Township. CDARS® investments are available in pre-established terms, and offer daily compounded interest calculated on a 365-day basis. A CDARS® investment offers full FDIC coverage on all invested funds.

Flagstar does not assess fees for incoming or outgoing wire transfers related to the purchase or redemption of our CD's and CDARS® investments. All purchases and redemptions are handled via fax/email based on authorities provided by Cascade Charter Township. The Township can invest in a Certificates of Deposit or CDARS® as desired. Interest rates on all the account types referenced are as of the date of this proposal and are subject to change without notice.

Please refer to Section #5 – “Exhibits – Flagstar Historical Rates” for Government Banking Historical Rates.

Monthly Statements on Accounts

Flagstar Bank will provide monthly bank statements for the proposed accounts via the Business Online Banking system within three business days after the month end cut-off. This statement will include an image copy of all paid checks.

Please refer to Section #6 – “Exhibits – Sample Reports” for a Monthly Bank Statement Sample.

Monthly Analysis Statements

As a Flagstar Bank customer, Cascade Charter Township will receive an Account Analysis Statement in addition to a monthly Account Statement. The Account Analysis Statement is a summary report of banking services for the month. It will include the Township’s average daily collected balance, any applicable monthly service fees, value-added service fees, and any ancillary charges the Township may have incurred during the month. The Account Analysis statement is available via Business Online Banking.

Please refer to Section #6 – “Exhibits – Sample Reports” for a Monthly Analysis Statement Sample.

NSF/Overdrafts

When an account becomes overdrawn, our Government Banking Group is notified and in turn will notify the Township. This notification would be made via a telephone call/email to an authorized representative at the Township. Flagstar would expect that the Township would fund the account the same day of notification.

Please refer to Section #3 – “Banking Services Pricing Proposal” for fees related to NSF/Overdrafts.

Account Supplies

Fees related to supplies such as printing of deposit tickets and checks, endorsement stamps, plastic disposable depository bags are the responsibility of the Township throughout the contract period. **However, at implementation, we are offering to provide a one-time reimbursement up to \$200.00 for these supplies.**

Contracted Pricing Period and Service Fees

The pricing referenced in Section #3 – Banking Services Pricing Proposal will be guaranteed for a 3-year period to begin at commencement of services.

Flagstar Bank values our banking relationships so the contract may be extended for an additional three (3) years at the same pricing, if agreed upon by the Township and Flagstar Bank.

As you will see when you review the proposal response, we recommend the Township set up all checking accounts as interest bearing and pay hard dollar fees versus using the balances for earnings credit to offset fees. This will maximize the financial benefit for Cascade Charter Township since earnings credit is approximately 0.60% basis points less than our interest rate on checking.

Charges will be assessed to the Township’s main account on the 15th calendar day of the next month. If the 15th falls on a weekend/holiday, then the next business day, and an Analysis Statement of fees will be provided and is available to the Township on a monthly basis via Business Online Banking.

Optional Services Available

In this section, we have provided details on additional services that the Township is not presently using but may be of benefit to Cascade Charter Township. You will find additional information in the RFP response.

Remote Deposit Capture Service

Flagstar Bank's web-based Remote Deposit Capture Service enables the Township to deposit checks from any required location with a simple check scanner, desktop computer and internet connection. The service supports over 30 models of check scanners. Credit for same-day deposit is available until 8:00 PM (ET) each business day with funds generally available the next business day.

Item correction and image handling are processed using both Optical Character Recognition (OCR) as well as a check Magnetic Ink Character Recognition (MICR) reader to ensure maximum successful capture rates. This reduces the number of manual corrections as well as ensures maximum read rate accuracy; significantly eliminating the number of items that need to be corrected or deposited at a Bank branch.

Flagstar would provide Township personnel with implementation and training on our Remote Deposit Capture Service. There is no charge for this training. Additionally, as shown on the pricing proposal, we are offering to provide the Township with the initial scanner at no charge.

ACH Block Service

Flagstar Bank offers ACH Block Service, which provides protection against unauthorized ACH debit and/or credit activity. If the Township uses the full block service, Flagstar would ensure no ACH transactions are withdrawn or deposited to/from the specified account(s). The Township can also authorize ACH credit activity to be deposited to the account(s) but block ACH debits from being negotiated.

If the Township uses the partial block service, the Township would provide Flagstar with a list of authorized Company I.D.'s and maximum debit limits for each. Flagstar would automatically return any ACH debits transactions that do not meet the Township's specified authorizations.

We recommend the use of ACH Block Service to eliminate possible unauthorized ACH debit activity from the Township's accounts.

Check Image Viewer Service

Check images are available on Business On-line Banking for 180 days. After that time, checks can be obtained by contacting our Government Banking Group directly.

Additionally, Flagstar Bank offers our clients our Check Image Viewer Service which provides monthly CD-ROM containing images of paid checks and account statements. This service offers a quick and convenient way to search, sort and store images of your company's paid checks. This service will eliminate the delay in obtaining copies of older items from the bank.

This service stores over 25,000 images and provides the following benefits:

- Reduces check storage costs
- Improves research capabilities
- Enhances customer services

Reduce the costs associated with storing and sorting through paid checks and retain critical payment data for backup and disaster recovery. All you need is a computer, a CD-ROM drive, and a CD provided by Flagstar that matches your statement cycle.

Check Image Viewer is accessible by multiple users from any PC or company network. Users save valuable time by searching and retrieving multiple check images in seconds. Images can be printed, faxed, or exported into multiple formats.

VISA CommUNITY Credit Card

Flagstar's Visa CommUNITY Card is offered through our partner, Elan Financial Services, and is designed for companies seeking to manage cash flow, employee spend and track expenses more efficiently. Card(s) can be issued to any authorized personnel and used to make purchases at any location where VISA credit cards are accepted.

Cardholders are assigned their own card and may be set up with pre-established credit limits, based on information provided by Cascade Charter Township. Online reporting will assist personnel in monitoring account activity, documenting expenses, and tracking purchases. The Township will receive central billing in one statement each month showing all charges at a single glance. Separate cardholder statements are also available. The consolidated total of all credit card payments for the month may be automatically debited from your designated checking account. The principal is required to be paid in full each month.

The card program has no annual fees. However, if the Township opts to participate in the rewards program, there would be an annual fee. Reward points from all cards are pooled to one central account where you can redeem them for brand name merchandise, gift cards, travel or even cash back.

Flagstar@Work

Discover all the benefits of Flagstar@Work – a program that provides financial education and special opportunities for your employees. The service is at no charge and, best of all, there are no additional administrative tasks. The program would be a benefit to your employees.

- **Attract a strong team** - Employees have access to a robust selection of checking and savings account options, as well as the opportunity to take advantage of special promotions and discounts.
- **Simplify payday** - Flagstar@Work encourages participation in direct deposit – making processing payroll less of a chore.
- **Let us come right to you** - Our Flagstar@Work banking specialists will help Township employees open a new Flagstar checking account right on the spot – completing the necessary paperwork as they go. Or the employees may go to one of our banking centers to set up their account(s).

- **Get new employees oriented** - We will be happy to discuss the Flagstar@Work program and the benefits of direct deposit at your employee orientations. With Flagstar@Work, employees can enjoy a valuable financial relationship.
- **In addition, we offer a Health Savings Account (HSA)**
These tax-advantaged accounts are available if your company offers a HSA-qualified high-deductible health plan as part of your health benefits program.
- **With Flagstar@Work, employees can enjoy a valuable financial relationship.**
 - Free individualized financial planning review
 - SimplyPlus Checking account with added benefits
- **SimplyPlus Checking offers**
 - Interest-bearing checking – no monthly service fee and no monthly balance required
 - Online Banking and Bill Pay
 - Free access to a network of more than 55,000 ATMs worldwide
 - Flagstar \$2.50 ATM transaction waived when you use other banks' ATMs (two times per statement cycle)
 - Free Mobile Banking app
 - 24-hour Telephone Banking at (888) 248-6423
 - Unlimited check writing (no per-check fee)
 - Paper statements are available at no charge
 - Preferred CD rates
 - 0.25% rate reduction on personal loans and Home Equity Lines of Credit
- **Get Added Benefits with Flagstar@Work**
 - \$100 Cash Bonus with \$250 Direct Deposit or \$1,000 balance
 - Up to \$395 off the processing fee on a new mortgage
 - Free box of Flagstar custom checks or 50% of any other check style

Closing

In this document and the Request for Proposal response, we have provided a summary of the proposed accounts and services we are recommending for Cascade Charter Township. Again, we believe that this proposal addresses all account requirements for Cascade Charter Township. However, should you need additional information or require a formal presentation of Flagstar Bank's capabilities, we are available as needed.

We look forward to building a strong and long lasting relationship with the Cascade Charter Township.

Cascade Township
Banking Services Pricing Proposal

Description of Service	Monthly Volume	Unit Cost	Total Monthly Cost
DEPOSITORY SERVICES			
Account Monthly Maintenance	9	Included	\$ -
Per Deposit	73	Included	\$ -
Per Deposit Item	1346	Included	\$ -
Per Check	180	Included	\$ -
Redeposits		No charge	\$ -
Currency	4.6	Included	\$ -
Deposit Adjustment		No charge	\$ -
Stop Payment		\$ 20.00	
Overdraft/NSF		\$ 36.00	
Special Statement Cutoff		No charge	\$ -
Research/Photocopy		\$ 1.00	
FDIC Assessment	3215	Waive	\$ -
Composite Relationship Group		No charge	\$ -
Other fees, please list			
Treasury Management Services (Flat Fee)	1	\$ 300.00	\$ 300.00
Deposit of Canadian Item ⁽¹⁾		\$ 1.50	
Withdrawals in excess of 6 ⁽²⁾		\$ 10.00	
Returned Deposited Item		\$ 12.00	
Subtotal Depository Services			\$ 300.00
ACCOUNT RECONCILIATION SERVICES			
Setup/Installation Fee	1	Waive	\$ -
ARP Account Monthly Maint. – Full Reconciliation	1	Included	\$ -
ARP Checks Processed Per Item	180	Included	\$ -
ARP Stop Payments		\$ 36.00	\$ -
ARP Monthly Paper Reporting Maintenance		Included	
ARP Monthly Data Transmission Maintenance		Included	
ARP Monthly Date Transmission Per Item		Included	
Other fees, please list			\$ -
Subtotal Reconciliation Services			\$ -
POSITIVE PAY SERVICES			
Positive Pay Monthly Fee	1	Included	\$ -
Positive Pay Per Item Processed	180	Included	\$ -
Positive Pay Online Reporting/Imaging	180	Included	\$ -
Other fees, please list			
Subtotal Positive Pay Services			\$ -
CD-ROM CHECK IMAGING			
CD-ROM Imaging Software (one time fee)		Waived	\$ -
Setup/Installation Fee		Waived	\$ -
Training/Consulting Fee		Waived	\$ -
CD- ROM Imaging Monthly Maint. Per Account	Add'l Service	See Below	\$ -
CD-ROM Imaging Per Item	Add'l Service	See Below	\$ -
Other fees, please list			\$ -
Subtotal Check Imaging Services			
ZERO BALANCE ACCOUNT SERVICES			
Zero Balance Master Account	Add'l Service	See Below	
Zero Balance Subsidiary Accounts	Add'l Service	See Below	\$ -
Zero Balance Transfer Credits		No charge	\$ -
Zero Balance Transfer Debits		No charge	\$ -
Other fees, please list			

Description of Service	Monthly Volume	Unit Cost	Total Monthly Cost
Subtotal Zero Balance Services			\$ -
SWEEP SERVICES			
Sweep Account Monthly Maintenance		\$ 150.00	\$ -
Sweep Transfer Debit		No charge	\$ -
Sweep Transfer Credit		No charge	\$ -
Other fees, please list			\$ -
Subtotal Sweep Services			\$ -
WIRE SERVICES			
Wire Initiation Online Software Monthly Fee	1	Included	\$ -
Outgoing Wires	1	\$ 15.00	\$ 15.00
Incoming Wires	1	\$ 10.00	\$ 10.00
Wire Confirmation – Online Reporting		No charge	
Other fees, please list			\$ -
Subtotal Wire Services			\$ 25.00
INFORMATION REPORTING/ONLINE BANKING			
Software Purchase (one time fee)		No charge	
Setup/Installation Fee		No charge	
Training/Consulting Fee		No charge	
Balance Reporting Monthly Maintenance	1	Included	\$ -
Balance Reporting Per Account	8	Included	\$ -
Balance Reporting Per Item/Field		Included	\$ -
Balance Reporting Inquiry Fees		Included	\$ -
Other fees, please list			\$ -
Subtotal Information Reporting Services			\$ -
ACH PROCESSING			
Software Purchase (one time fee)		No charge	
Setup/Installation Fee		No charge	
Training/Consulting Fee		No charge	
Direct Deposit Software Monthly Fee		No charge	
Direct Deposit File Upload Input		No charge	
ACH Monthly Maintenance	1	Included	\$ -
ACH Originated	300	Included	\$ -
ACH Received - Credit	10	Included	\$ -
ACH Received - Debit	2	Included	\$ -
ACH Addenda		No charge	\$ -
ACH Returned Items		No charge	\$ -
Internal Book Transfer Monthly Base		No charge	\$ -
Internal Book Transfer Credit		No charge	\$ -
Internal Book Transfer Debit	34	No charge	\$ -
Other fees, please list			\$ -
Subtotal ACH Services			\$ -
TOTAL FEES			\$ 325.00

ADDITIONAL AVAILABLE SERVICES

CD-ROM Check Imaging		
CD- ROM Imaging Monthly Maint. Per Account		\$ 25.00
CD-ROM Imaging Per Item		Included
Zero Balance Account Services		
Zero Balance Master Account		\$ 25.00
Zero Balance Subsidiary Accounts		Included

ADDITIONAL PROPOSED SERVICES

Remote Deposit Services		
Remote Deposit Mthly Maint		\$ 25.00

Description of Service	Monthly Volume	Unit Cost	Total Monthly Cost
Remote Deposit per Deposit		Included	
Remote Deposit Check Item		Included	
Initial Scanner		No Charge	
Additional Required Scanners (each)		\$ 495.00	
ACH Block/Filter Services			
ACH Filter / ACH Block Mthly Maint		\$ 25.00	
ACH Debit Block/Filter Setup		Included	
Community Card			
Annual Fee		No Charge	
Online Access		No Charge	

Additional Benefits Offered to Cascade Charter Township:

Flagstar will provide a \$200 credit for the Township's initial order of check supplies (checks, deposit tickets, etc.)

Flagstar Bank offers to accept resident tax payments at our local Cascade Road banking center. We can accept payments for the current tax year and full amount due only. No prior year or partial payments are allowed. There is no charge for this service.

Additional Details

⁽¹⁾For items \$3,000 and under. Items over \$3,000 send for collection at \$40.00 per item.

⁽²⁾Fee assessed on Savings Accounts only - per electronic withdrawal after first six (6)

*Proposed pricing will be applicable to additional accounts opened within the contract period.

*Utilization of the above services qualifies you for MAX savings and checking account rates. Any change in services may result in loss of MAX qualification.

Cost/Benefit Analysis for Cascade Charter Township

	Total Average Balance	Interest Rate	Cost/Benefit with Current Services	Cost/Benefit with Proposed Services
Option #1 - Interest-Bearing Accounts: Hard Dollars Fees (Recommended)				
Assumptions:				
Checking - Assume \$500,000 be moved from checking into savings	\$ 2,715,002.00	0.80%	\$ 21,720.02	\$ 21,720.02
Savings - Existing Police Fund Account	\$ 389,082.00	1.25%	\$ 4,863.53	\$ 4,863.53
Savings (Assume this \$500,000 was moved from checking)	\$ 500,000.00	1.25%	\$ 6,250.00	\$ 6,250.00
Total Estimated Annual Interest			\$ 32,833.54	\$ 32,833.54
Total Estimated Annual Service Fees			\$ 3,900.00	\$ 5,100.00
Estimated Net Annual Earnings for Cascade Charter Township			\$ 28,933.54	\$ 27,733.54

Option #2 - Earnings Credit to Offset Fees				
Assumptions:				
Checking (ECR Paid on Available Balances minus 10% reserve)	\$ 2,443,501.80	0.20%	\$ 4,887.00	\$ 4,887.00
Savings - Existing Police Fund Account (Interest Paid)	\$ 389,082.00	1.25%	\$ 4,863.53	\$ 4,863.53
Savings (Interest Paid)	\$ 500,000.00	1.25%	\$ 6,250.00	\$ 6,250.00
Total Estimated Annual Interest			\$ 11,113.53	\$ 11,113.53
Total Estimated Annual Service Fees			\$ -	\$ -
Net Fees After Earnings Credit (Annually)			\$ 987.00	\$ (213.00)
Estimated Net Annual Earnings for Cascade Charter Township			\$ 11,113.53	\$ 11,113.53

<u>Service Charges</u>	Monthly	Annually
Estimated Service Fees without Sweep - current products	\$ 325.00	\$ 3,900.00
Estimated Service Fees without Sweep - additional services	\$ 425.00	\$ 5,100.00

Option 1 - \$325 / month flat fee
 Assumptions: Checking, Savings, Online Banking, ACH Originations, Positive Pay

Option 2 - \$425 / month flat fee
 Assumptions: Checking, Savings, Online Banking, ACH Originations, Positive Pay/Account Recon, Zero Balance Structure, ACH Debit Block, CD-ROM, and No Sweep



Government Banking from Flagstar Bank

As a Michigan-based, Michigan-focused bank with a genuine commitment to the communities we serve, Flagstar delivers financial services to over 400 Michigan municipalities and school districts. Our Government Banking team offers the public sector a wide range of products including checking and savings accounts, competitively priced loans, investment products, and treasury management services.

Accounts that work for you

- Competitive interest rates and service fees
- No wire fees for investment purposes
- Weekly rate notification by email

Checking

- Interest-bearing and non-interest bearing account options, tiered rate structure
- Variable interest rates
- Interest computed daily, paid monthly
- Checks and statements offered in paper or electronic format
- Analysis statements available

Savings

- Variable interest rates
- Interest computed daily, paid monthly
- Checks and statements offered in paper or electronic format

Certificates of Deposit

- 7-day to 60-month investment terms
- Competitive fixed rate
- Multiple interest payment options

CDARS—the Certificate of Deposit Registry Service®

- Certificates of deposit with multi-million dollar FDIC coverage
- Legal for use by government entities in Michigan
- Monthly statement summarizing all CDARS® holdings
- One rate for each CDARS® maturity

Money Market Sweep

- AAA-rated money market fund
- Compliant with PA 20 (municipalities), PA 451 (school districts), and PA 331 (community colleges)
- Automatic sweep to and from a Government Banking checking account
- Competitive interest rates

Flagstar Bank

Government Banking Group
Corporate Headquarters
5151 Corporate Drive
Troy, MI 48098
(888) 254-5417
flagstar.com/gov



Business Online Banking

{ Clear Advantages }



Real-time balances



Account transfers



Advanced security



Transaction history

Manage your capital from across the room or across the state

Business online banking is convenient, fast, and efficient—giving you access to a full range of information reporting and transaction initiation services in one secure location. Flagstar business online banking puts you in control. Day or night, you can accurately assess your cash position and make effective decisions to better manage your organization.

Additional advantages

- Custom reports
- ACH payments and collections
- Domestic wires
- Account alerts
- Positive Pay
- Stop payments
- Quicken® and Quickbooks® exports
- Check and deposit ticket images
- Online monthly statements
- Online analysis statements

Enhanced online protection

Behind the scenes, Flagstar monitors all IP addresses and user activity for behavior that is out of the ordinary. This transparent authentication provides your organization with increased security without compromising convenience.

{ To learn more about business online banking, contact your Government Banking relationship manager at (888) 254-5417. }

flagstar.com/governmentbanking



Equal Housing Lender

Member FDIC

Flagstar®
Bank

* Quicken® and Quickbooks® are registered trademarks of Intuit, Inc.



Automated Clearing House (ACH)

{ Clear Advantages }



Improve the availability of funds by reducing delays caused by invoicing



Increase accuracy and reduce errors by eliminating the need for manual data re-entry



Increase accuracy of your organization's daily cash position



Easily accessed through business online banking

Reduce cost and increase reliability

Automated clearing house (ACH) services from Flagstar Bank help reduce time and resources while accelerating payments and collections. ACH enables the exchange of automated debit and credit transactions.

Popular ACH applications include: direct deposit of payroll, vendor payments, and state and federal taxes. ACH can also be used to collect payments from customers such as rent and dues.

Reduce costs

- Reduce banking costs and increase reliability with a low cost alternative to wire transfers and checks
- Save postage and clerical expense

Improve availability of funds

Originating ACH transactions can settle credits and debits quickly and reduce delays caused by mail delivery of checks and invoices for processing. Funds received through the ACH network are immediately available when received.

Security tokens

- Allows for the use of physical tokens or mobile app
- Generates random passcodes required to release ACH transactions
- Reduces the risk of online banking fraud
- Provides an added layer of security

Dual control

All ACH transactions require dual control in the creation and release of files establishing checks and balances for your organization.

{ To learn more about ACH services, contact your Government Banking relationship manager at (888) 254-5417. }



Wire Transfer

{ Clear Advantages }



Domestic wires



US Dollar currency



Real-time updates and flexibility

Get funds when and where you need them

Our wire transfer service is a fast, reliable, and secure way to transfer funds. Manage your money and your organization in real-time with immediate funds transfer between your Flagstar Bank business account and other financial institutions.

Ease of use

Secure initiation of domestic wire transfers done quickly and conveniently using the following:

- Business online banking

Standing order, repetitive, and semi-repetitive instructions can be created and stored for future use. Online reporting within business online banking allows you to review current-day, future, and historical wire transfers, as well as comprehensive information on both incoming and outgoing wires.

Security tokens

- Allows for the use of physical tokens or mobile app
- Generates random passcodes required to release wire transactions
- Reduces the risk of online banking fraud
- Provides an added layer of security

Dual control

All wire transactions require dual control in the creation and release of files establishing checks and balances for your organization.

{ To learn more about wire transfer services, contact your Government Banking relationship manager at (888) 254-5417. }



Remote Deposit Capture

{ Clear Advantages }



Convenient access through business online banking



Balance your deposits automatically



Virtual check endorsement

Bank with ease directly from your desk

Our remote deposit capture service allows you to scan, submit, and deposit checks electronically at your convenience from your office. By using a desktop scanner and a web-based application, check images are efficiently captured, electronically endorsed, and safely transmitted to Flagstar Bank.

Simplify deposit preparation, reduce transportation costs, and spend less time away from the office with remote deposit capture. It's convenient, secure, and helps to improve your organization's cash flow.

Faster availability of your funds

With a later deposit deadline, checks can be presented after bank branches close, making funds available sooner and deposit deadlines later.

Streamline cash flows

Your organization and all satellite locations can easily make deposits into your accounts at Flagstar. Consolidation of deposits leads to streamlined cash flows for your organization. Later deposit deadlines allow for faster overall check clearing times. Flagstar can also provide faster notification of returned checks.

{ To learn more about remote deposit capture, contact your Government Banking relationship manager at (888) 254-5417. }



Check Image Viewer

{ Clear Advantages }



Flexible search criteria



Easily locate checks for
audits and other business needs



Up to 25,000 superior quality
check images per CD-ROM

Accelerate reconciliation with secure access to your checks

Our check image viewer service is a quick and convenient way to search and sort images of your organization's paid checks. Eliminate the need to physically store paper checks and significantly improve the check reconciliation process.

Simplify image access

Check image viewer is accessible by multiple users from any computer or company network. Users save valuable time by searching and retrieving multiple check images in seconds. Images can be printed, faxed, or exported into multiple formats.

Eliminate check storage

Reduce the costs associated with storing and sorting through paid checks and retain critical payment data for backup and disaster recovery. All you need is a computer, a CD-ROM drive, and a CD provided by Flagstar Bank that matches your statement cycle.

{ To learn more about check image viewer, contact your Government Banking relationship manager at (888) 254-5417. }



Fraud Protection

{ Clear Advantages }



Significantly reduce the potential for check fraud



Tailor the level of ACH fraud protection that fits your needs



Gain peace of mind from improved security

Reduce your risk of fraud

Whether it's check-based or electronic, no organization is immune to the threat of fraud. In addition to the behind-the-scenes detection systems Flagstar Bank uses to safeguard your account, we offer a range of services to minimize the risk of fraudulent checks or unauthorized transactions.

Check Positive Pay

With Positive Pay you have complete control over which checks are held for review and which checks are paid, significantly reducing the potential for check fraud while saving you time and money. We will compare the checks that are presented for payment to a check issue file to detect and prevent potential fraudulent checks from being paid.

Features

- Receive notification when you have potentially fraudulent checks to review
- Review items online and make a pay/no-pay decision on each

ACH debit block

As the number of ACH payments has increased, so has ACH fraud. ACH debit block services will allow you to tailor your protection levels against unauthorized ACH debits.

Full ACH debit block

- Designed for accounts that should not receive ACH debits for any reason
- All attempted ACH debits will automatically be returned to the originating bank

Filtered ACH debit block

- Designed for accounts that want to allow certain ACH debits from their accounts, such as a payroll processor or other authorized ACH debit
- You provide us with a list of authorized ACH debit originators
- ACH debits originated by any other originator will be returned to the originating bank

{ To learn more about fraud protection, contact your Government Banking relationship manager at (888) 254-5417. }

VISA® CommUNITY CARD APPLICATION

GROW YOUR ORGANIZATION WITH PURCHASING POWER AND SPENDING TOOLS.

Give your non-profit or municipality the opportunity to get something more.

The Visa CommUNITY Card is the perfect way to manage finances for your organization. Take a look at what it offers...

- Consolidated statements
- Free management reporting
- Generous credit line
- Dedicated cardmember service
- Rewards program
- Pay in full

Take Control of Your Organization's Finances.

The Visa CommUNITY Card is designed for non-profits and municipalities seeking an easier way to manage cash flow and expenses. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information and save time on accounting procedures.

No Personal Guarantee Needed

Credit approval is based on your Organization, not your personal assets.

Dedicated Servicing Group

To ensure all your needs are handled quickly and efficiently, Cardmember Service is your single point of contact to assist with account changes or additions, or to answer any questions you may have. Cardmember Service, based in the U.S., is available 24 hours a day, seven days a week.

Consolidated Statements

Organization will receive central billing in one statement each month showing all charges at a single glance. Charges are grouped by cardmember.

Rewards Program

Help reduce expenses with a rewards program. Earn one point per dollar spent on net purchases¹ and

redeem for flights with no blackout dates, 1% cash back[†], gift cards or merchandise with no earnings caps! Rewards points from all CommUNITY cards are pooled to one central account.



CASH BACK
unlimited 1%.



TRAVEL
no black-out dates.



MERCHANDISE
electronics,
decor, gifts
and more.



GIFT CARDS
leading
restaurants,
retailers
and more.

Free Online Reporting

Our free, comprehensive online management reporting tool can track spending on a monthly, quarterly, annual or YTD basis. You can view your spending by category. Your reports can be customized and your data displays in a clean, easy-to-read format that can be downloaded to a PDF.

Apply Today!

We may change fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

[†] See footnote after Rewards Program Rules on page 6.

¹ See Rewards Program Rules on page 6.



**FLAGSTAR'S
GOVERNMENT BANKING CHECKING - MAX
HISTORY**

INTEREST RATE BASED ON 365-DAY CALCULATION

Date	\$0-999		\$1,000-9,999		\$10,000-24,999		\$25,000-49,999		\$50,000-249,999		\$250,000+	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
2017												
September 15	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
2014												
February 21	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.40%	0.40%
February 7	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.35%	0.35%
2013												
July 12	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
June 21	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.40%	0.40%
March 15	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.45%	0.45%

TOWNSHIP BOARD MEMORANDUM

To: Cascade Charter Township Board

From: Sandra Korhorn, DDA/Economic Development Director *SKK*

Subject: Consider Approval of Outdoor Gathering Permit for the Cascade Metro Cruise Warmup

Meeting Date: May 23, 2018

The Cascade Metro Cruise Warmup is an event open to the public and is being held August 23. The Metro Cruise Warmup will once again be held at the Thornapple Centre. The property and business owners in the Thornapple Centre are aware of the event and are excited about the exposure and traffic that it will bring. Laura, owner of the Fowling Warehouse also sits on the committee and has been involved in the planning for the event.

The Buildings and Grounds crew will help setup the stage prior to the event, but the committee is securing volunteers to help with setup, cleanup and tear down for the event.

Attached is information addressing the requirements of the Outdoor Gathering permit.

Township department heads have reviewed the application and have no concerns with the request. Staff recommends approval of the Outdoor Gathering permit for the Cascade Metro Cruise Warmup.

Attachment: Application and Site Map



CASCADE CHARTER TOWNSHIP

2865 Thornhills SE Grand Rapids, Michigan 49546-7192

OUTDOOR GATHERING APPLICATION

- 1. **Name of Applicant:** Cascade Metro Cruise Warmup Committee
- 2. **Name of Property Owner:** Cascade Road Retail
- 3. **Address of Event:** 6797 Cascade Rd. SE
- 4. **Type of Event to be Held:** Cascade Metro Cruise Warmup – Show Cars, DJ, Food Trucks, Kids Activities
- 5. **Date of Event:** Thursday, August 23, 2018 6. **Hours of Event:** 4:30 – 8:30 p.m.
- 7. **Number of Attendants:** 500

Each application shall be accompanied by a detailed explanation, including drawings and diagrams where applicable, of the prospective licensee’s plans to provide for the following:

- a. Police and Fire Protection
- b. Food and Water Supply and Facilities
- c. Health and Sanitation Facilities
- d. Medical Facilities and Services, including Emergency Vehicles and Equipment
- e. Vehicle Access and Parking
- f. Camping and Trailer Facilities
- g. Illumination Facilities
- h. Communications Facilities
- i. Noise Control and Abatement
- j. Facilities for Clean up and Waste Disposal
- k. Insurance and Bonding Arrangements

In addition, the application shall be accompanied by a map or maps of the overall site of the proposed outdoor assembly.

Signature of Applicant/Property Owner: Thomas E. Vandewell **Date:** April 26, 2018

Office Use Only

Township Board:

Approved: _____ Denied: _____ Date: _____

Outdoor Gathering Permit – Cascade Metro Cruise Warmup Event

The Cascade Metro Cruise Warmup is an event open to the public and will be held at the Thornapple Centre. The property and business owners in the Thornapple Center are aware of the event and are excited about the exposure and traffic that it will bring. Laura Sullivan, owner of the Fowling Warehouse, has joined our committee and has participated in the planning for the event.

Similar to last year, the event will be held one night only – Thursday, August 23 from 4:30 – 8:30 p.m. While a cool day last year, Thursday night was very busy for the Metro Cruise Warmup.

Deputy Ryan Roe sits on the committee and Chief Magers has attended some meetings for the event so both are aware of the event and layout for the event. There will be volunteers on site to help with traffic.

We will again have up to 6 food trucks on site. Each food truck will have to provide a copy of their current Kent County Health Dept. permit to serve food prior to the event. There will be no sale, distribution or consumption of alcoholic beverages at the event.

Restroom facilities (port a johns) and handwashing stations will be available to the public.

There will be some parking on site. Volunteers will provide clean up after the event. There will be trash cans on site for waste disposal. This year we will be hiring a D.J. for the event. The D.J. will be finished with his set by 8:30 p.m., which is well within the confines of the Cascade noise ordinance regulations.

While the DDA donated \$3,000 for the event, there will be no other financial obligations to the Township to hold the event. Financing is covered by sponsors.

The Township insurance policy covers this event.



Patron/Event Parking

Patron/Event Parking

Food Trucks
Show Cars

Stage

Bus Route

Bus Route

Show Cars
Bounce House
Dunk Tank

Port-a-Johns
Volunteer Parking

Show Cars

Patron Parking

Patron Parking

Bus Route

TOWNSHIP BOARD MEMORANDUM

To: Cascade Charter Township Board

From: Sandra Korhorn, DDA/Economic Development Director *SKK*

Subject: Consider Approval of Outdoor Gathering Permit for the Family Nights at the Library

Meeting Date: May 23, 2018

Diane Cutler and I spent some time discussing a summer event series that could be held outdoors on the space where we proposed the outdoor gathering space. She continued to work on the project and then passed it on to the new Cascade branch manager, Vanessa Walstra, to take over the project.

They have planned a series of five outdoor summer programs to be held in the evening at the Cascade Township Branch of the Kent District Library. The programs will be family friendly for all ages.

The DDA is partnering with the library to hold these summer programs. We believe this will be popular series as we keep hearing from residents that more family friendly summer events are needed.

The Buildings and Grounds crew will setup the stage prior to the first evening event. It is anticipated these events will last approximately one hour. Library staff will be on site to assist with the programs.

Attached is information addressing the requirements of the Outdoor Gathering permit.

Township department heads have reviewed the application and have no concerns with the request. Staff recommends approval of the Outdoor Gathering permit for the Family Nights at the Library.

Attachment: Application and Site Map



CASCADE CHARTER TOWNSHIP

2865 Thornhills SE Grand Rapids, Michigan 49546-7192

OUTDOOR GATHERING APPLICATION

1. Name of Applicant: KDL-Cascade & DDA 2. Name of Property Owner: Cascade Township

3. Address of Event: 2870 Jacksmith Dr. SE

4. Type of Event to be Held: A series of outdoor summer programs at the Cascade Township Branch of the Kent District Library. These events provide family friendly entertainment for all ages in an enjoyable outdoor venue.

5. Date of Event: See attached schedule 6. Hours of Event: See attached schedule

7. Number of Attendants: Each event will vary, but some events could have up to 300.

Each application shall be accompanied by a detailed explanation, including drawings and diagrams where applicable, of the prospective licensee's plans to provide for the following:

- a. Police and Fire Protection
- b. Food and Water Supply and Facilities
- c. Health and Sanitation Facilities
- d. Medical Facilities and Services, including Emergency Vehicles and Equipment
- e. Vehicle Access and Parking
- f. Camping and Trailer Facilities
- g. Illumination Facilities
- h. Communications Facilities
- i. Noise Control and Abatement
- j. Facilities for Clean up and Waste Disposal
- k. Insurance and Bonding Arrangements

In addition, the application shall be accompanied by a map or maps of the overall site of the proposed outdoor assembly.

Signature of Applicant/Property Owner:  Date: 4.26.18

Office Use Only

Township Board:

Approved: _____ Denied: _____ Date: _____

Outdoor Gathering Permit – KDL-Cascade & DDA Family Nights at the Library

The Cascade Township Downtown Development Authority (DDA) is partnering with the Cascade branch of the Kent District Library – to offer a series of five outdoor programs this summer. The outdoor programs will be family friendly entertainment for all ages.

While the DDA is partnering to sponsor 5 of the events during the evening, the library has quite a schedule for events this summer. These events are open to the public and the outdoor events will be held on the property to the north of the library (see attached map).

I have attached the entire schedule of events for the summer series at the library. As you can see, there are eight outdoor shows, with five of them taking place at 6:30 p.m. It is anticipated these events will last approximately an hour. The other three will be held during the daytime hours.

Deputy Ryan Roe and Chief Magers are aware of the events.

There will be no food served at the events. Water will be provided to participants during the evening events by the Rotary Club of Ada.

Restroom facilities are available at the library. The programs will be monitored to see if additional restroom facilities will be needed for future events.

Parking will be available at the library lot. Library staff will also be talking with Noto's in case there is a need for overflow parking.

There is not a need for camping or trailer facilities. No lighting is needed for the events.

Each group will have their own sound system. Again, these events should be wrapped up by 7:30-8:00 p.m., well within the confines of the noise ordinance.

The DDA donated \$1,400 for the event, there will be no other financial obligations to the Township to hold the event. KDL picked up the remaining cost for the acts.



Stage

FIFTH THIRD BANK
6475
28TH ST SE

COMERICA BANK INC
6511
28TH ST SE

BRUTTIG THOMAS TRUST
6539
28TH ST SE

SDJS LLC
6579
28TH ST SE

SDJS LLC
6789
OLD 28TH ST SE

LLW INVESTMENTS LLC
6621
28TH ST SE

PEPPER RIDGE INC
6701
OLD 28TH ST SE

DALGA STEVEN
6725
OLD 28TH ST SE

REAVIS JEFFREY
6741
OLD 28TH ST SE

BRIXMOR HOLDINGS 1 SPE LLC
6501
28TH ST SE

CARPENTER VETERINARY LAND DEV
6555
28TH ST SE

EGGLESTON EDWARD & ROSANNE
6715
OLD 28TH ST SE

ONEILL FAMILY PROPERTY MNGMT LLC
6747
OLD 28TH ST SE

BANK OF AMERICA CORP
6464
28TH ST SE

WHITE SPRUCE PROPERTIES LLC
6504
28TH ST SE

EVJ PROPERTIES
6640
28TH ST SE

T J LEASING LLC
6720
OLD 28TH ST SE

GRAND RAPIDS FIGHT HOUSE LLC
6770
OLD 28TH ST SE

NOTO PROPERTIES
6600
28TH ST SE

M P M INTERIORS
6660
OLD 28TH ST SE

AL MAZAN LLC
6690
OLD 28TH ST SE

TJ LEASING LLC
6722
OLD 28TH ST SE

YU DEVELOPMENT LLC
6740
OLD 28TH ST SE

THORNHILLS PROPERTIES LLC
2845
THORNHILLS AVE SE

NOTO PROPERTIES II LC
2850
THORNHILLS AVE SE

CASCADE CHARTER TOWNSHIP
2864
THORNHILLS AVE SE

CASCADE CHARTER TOWNSHIP
6642
28TH ST SE

GRAND RAPIDS FIGHT HOUSE LLC
6772
OLD 28TH ST SE

TJ LEASING LLC
6732
OLD 28TH ST SE

CASCADE CHARTER TOWNSHIP
2865
THORNHILLS AVE SE

2880 THORNHILLS LLC
2880
THORNHILLS AVE SE

CASCADE CHARTER TOWNSHIP
2870
JACKSMITH AVE SE

CASCADE CHARTER TOWNSHIP
6646
28TH ST SE

BUTLER MELFORD & CAROL
2999
OVERLOOK SUMMIT DR SE

WEGE ULRIKE HART TRUST
2993
OVERLOOK SUMMIT DR SE

UNDERWOOD DAVID & SHAYNE
2945
OVERLOOK SUMMIT DR SE

FROBEL DORIS TRUST
2975
OVERLOOK SUMMIT DR SE

BRADLEY MARY & HOWARD CATO W JR
2954
OVERLOOK SUMMIT DR SE

PASTOOR EVELYN TRUST
2932
OVERLOOK SUMMIT DR SE

W&W LLC
2951
THORNHILLS AVE SE

FINKO LLC
3000
THORNHILLS AVE SE

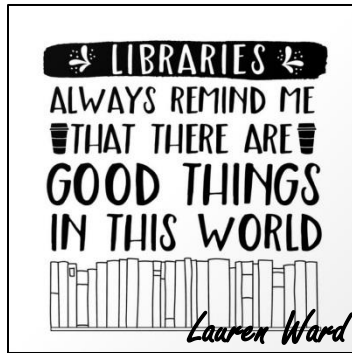
ROY HAROLD G JR
3039
THORNAPPLE RIV DR SE

ZAAGMAN LANCE & JULIE
3047
THORNAPPLE RIV DR SE

NAHIKIAN MARY
3000
OVERLOOK SUMMIT DR SE

REYNOLDS PATRICIA TRUST
2992
OVERLOOK SUMMIT DR SE

HUHN DAVID V
2940
OVERLOOK SUMMIT DR SE



Family Nights at the Library

Proposal for Cascade DDA

Program: A series of five outdoor summer programs at the Cascade Township Branch of the Kent District Library.

Purpose: To provide family entertainment for all ages in an enjoyable outdoor venue.

Lineup:

Spoon Man, Thursday, June 21, at 6:30pm

An interactive music show with an expert player of spoons.

Cost: \$500

A Magic Show with Tom Plunkard, Thursday, June 28, at 6:30pm

Tom Plunkard's entertaining and hilarious show includes animals, audience involvement and tons of amazing magic.

Cost: \$300

Tap Your Toes with the Porters, Thursday, July 12, at 6:30pm

Come swing and dance to the toe-tappin' sounds of The Porters, a four-piece band that will captivate and entertain even the youngest audience.

Cost: \$350

Bangarang Circus, Thursday, July 26, at 6:30pm

A collective of performance artists who share a passion for all things circus.

Cost: \$450

Audacious Hoops, Thursday, August 2, at 6:30pm

A lively, interactive hula hoop show.

Cost: \$350

Total cost: \$1950

Requested amount from Cascade DDA: \$1400

Cost to KDL: \$550

Summer 2018 schedule

Day of Week	Date	Time	Group
Sat	June 2	3:30	Bubble wonders -- A show of amazing tricks with ordinary soap bubbles
Tues	June 12	10 – 1	Critter Barn – Fun with animals (Outside)
Weds	June 13	10 - 11	Touch a Truck – Fun with trucks of all shapes and sizes. (Outside)
Thurs	June 14	6:30 pm	Magic with a Smile with Renee Hudson
Tues	June 19	1:30 – 2:30	Flying Aces – Enjoy the amazing tricks by this Pro Frisbee Demo Squad
Thurs	June 21	6:30 pm	Spoon Man – Interactive music show with an expert player of spoons (Outside)
Tues	June 26	1:30 pm	Build It Lab – Create your own towers and buildings at our Build-It Lab
Thurs	June 28	6:30 pm	Tom Plunkard – Entertaining and hilarious magic show including animals and audience involvement (Outside)
Tues	July 3	10:00 AM	Decorate your Bike for the 4 th of July parade or just for your own enjoyment (Outside)
Tues	July 10	1:30 – 2:30	Mimic a Mime -- A delightful mime performance with improvisation, juggling and audience involvement.
Thurs	July 12	6:30 pm	Tap Your Toes with the Porters – Swing and dance to the toe-tappin’ sounds of this four-piece band (Outside)
Tues	July 17	1:30 – 2:30	Bird’s Eye – Get to know your birds at this interactive experience (for school-age children)
Thurs	July 19	6:00 pm – 7:30 PM	Kid and Teen Craft Fair – Sign up to sell your craft creations
Tues	July 24	1:30	Art Attack – Come create your own unique art at Art Attack
Thurs	July 26	6:30 pm	Bangarang Circus – A collective of performance artists who share a passion for all things circus. (Outside)
Tues	July 31	1:30 – 2:30	School Age – Pet Rock – Create your own pet rock

Thurs	August 2	6:30 pm	Audacious Hoops – A lively, interactive hula hoop show (Outside)
Thurs	August 9	6:30 pm	Village Puppeteers
Thurs	August 16	6:30 PM	Society of Creative Anachronism -- The Society for Creative Anachronism is a worldwide living history group that recreates what life was like in the Middle Ages. The groups dress up in costumes, have tournaments and jousts, and practice crafts from centuries ago.

TOWNSHIP BOARD MEMORANDUM

To: Cascade Charter Township Board

From: Sandra Korhorn, DDA/Economic Development Director *SKK*

Subject: Consider Approval of Outdoor Gathering Permit for Thornapple Brewing

Meeting Date: May 23, 2018

Thornapple Brewing is holding a one-year anniversary party on June 9, 2018. They are planning an outdoor event with food, drinks and a band. The property owner is aware of the event and has approved of it.

They will provide porta-pots for the event. Chairs, tables and a tent will be set up in the parking lot. Thornapple Brewing will provide parking for Subway in front of their space. Parking for the anniversary party will be directed to the back of the lot. (see attached maps).

The band and stage will be set up in the tent. They will be done playing by 10:00 p.m., which is the cut off for the noise ordinance.

Township department heads have reviewed the application and have no concerns with the request. Staff recommends approval of the Outdoor Gathering permit for the Cascade Metro Cruise Warmup.

Attachment: Application and Site Map



CASCADE CHARTER TOWNSHIP

2865 Thornhills SE Grand Rapids, Michigan 49546-7192

OUTDOOR GATHERING APPLICATION

1. Name of Applicant: Thornapple Brewing 2. Name of Property Owner: Bradley Corp.

3. Address of Event: 6262 28th St

4. Type of Event to be Held: 1st Anniversary Party

5. Date of Event: 6/19/2018 6. Hours of Event: 11 AM - 11

7. Number of Attendants: TBD, but probably less than 200, more likely 100

Each application shall be accompanied by a detailed explanation, including drawings and diagrams where applicable, of the prospective licensee's plans to provide for the following:

- a. Police and Fire Protection NA
- b. Food and Water Supply and Facilities NA
- c. Health and Sanitation Facilities
- d. Medical Facilities and Services, including Emergency Vehicles and Equipment First Aid is Available
- e. Vehicle Access and Parking Existing Parking Lot
- f. Camping and Trailer Facilities N/A
- g. Illumination Facilities Existing Parking Lot Lights, Stage lights;
- h. Communications Facilities N/A
- i. Noise Control and Abatement N/A
- j. Facilities for Clean up and Waste Disposal
- k. Insurance and Bonding Arrangements

In addition, the application shall be accompanied by a map or maps of the overall site of the proposed outdoor assembly.

Signature of Applicant/Property Owner: [Signature] Date: 5/1/18

Office Use Only

Township Board:

Approved: _____ Denied: _____ Date: _____

6262 28th St SE

Tables and Chairs
Set up for
100

30x100
tent

- Parking in front of Subway and Thornapple to be for Subway only
- Event parking to be directed to back lot

Stage/
Band Set up

100'

Entry/Registration

Sodley boxes/
seating

68'

Google Earth

Perrin
Johns



50 ft



HUNTINGTON NATIONAL BANK
6174
28TH ST SE

JAK HOLDINGS
6140
28TH ST SE

KATMAX HOLDING LLC
6200
28TH ST SE

GRAND RIVER RETAIL LLC
6250
28TH ST SE

KUHLCO REALTY LLC
6300
28TH ST SE

MACATAWA BANK
6380
28TH ST SE

LEW PROPERTIES LLC
6390
28TH ST SE

TRYAN CAPITAL LLC
2866
LINCOLNSHIRE LN SE

Event Parking

BAYBERRY CHASE ONE LLC
6370
28TH ST SE

HAMMER & COMPANY LLC
2750
LUCERNE DR SE

HUNGERFORD NICHOLS BUILDING LLC
2910
LUCERNE DR SE

MORTON HEATHER & MATTHEW
2874
LINCOLNSHIRE LN SE

HAMMER & COMPANY LLC
2930
LUCERNE DR SE

GOODENOOT MARCIE
6261
ARCHITRAVE DR SE

TOWNSHIP BOARD MEMORANDUM

To: Cascade Charter Township Board

From: Sandra Korhorn, DDA/Economic Development Director *SKK*

Subject: Consider Setting a Public Hearing for Water/Sewer Ordinance Amendments

Meeting Date: May 23, 2018

The Cascade Township Board recently approved changes to the master agreement for water and sewer service with the City of Grand Rapids to allow for significantly reduced City of Grand Rapids water and sewer connection fees.

As part of that process, the Infrastructure Committee has been exploring ways to reduce fees and they directed staff to prepare proposed ordinance changes that would significantly reduce the financial barriers to utility connection. I have been working with legal counsel (Dick Wendt of Dickenson Wright) to prepare proposed ordinance changes, which are included for your review.

Both the Infrastructure and Finance/Personnel Committees reviewed the proposed changes at their May meetings. Both committees have recommended that the changes be presented to the entire board for their review.

After review of the proposed amendments, staff recommends the Township Board set a public hearing for the June 13 board meeting.

**CASCADE CHARTER TOWNSHIP
KENT COUNTY, MICHIGAN**

Boardmember _____, supported by Boardmember _____,
moved the adoption of the following ordinance:

ORDINANCE NO. ___ OF 2018

**AN ORDINANCE TO AMEND ARTICLE XIII, "PAYMENT
OF CONNECTION CHARGES," OF PART 3, SECTION 313-
78, "SEWER CONNECTION REQUIRED," OF ARTICLE
XV, "CONNECTION REQUIREMENTS," OF PART 5, AND
SECTION 313-83, "PUBLIC WATER CONNECTION
REQUIRED," OF ARTICLE XVI, "CONNECTION
REQUIREMENTS," OF PART 6 OF CHAPTER 313,
"SEWERS AND WATER," OF THE CODE OF
ORDINANCES OF CASCADE CHARTER TOWNSHIP**

THE CHARTER TOWNSHIP OF CASCADE ORDAINS:

Section 1. Amendment of Article XIII. Chapter XIII, "Payment of Connection Charges," of Part 3 of Chapter 313, "Sewers and Water," of the Code of Ordinances of Cascade Charter Township is amended to read as follows:

ARTICLE XIII

Payment of Connection Charges
Township Water and Sewer System Connections

§ 313-64. Purpose.

~~It is the purpose of this Part 3 to provide for the payment by benefiting property owners of their share of the cost of installation of local water distribution lines and local collector sewer lines. It is recognized that some property owners will not require construction of local water distribution lines and sanitary sewer local collector lines for water and/or sewer service, but will connect directly to an intermediate water transmission line or trunk sewer lines. It is the further purpose of this Part 3 to require that such property owners pay a share of the cost of installation of such intermediate water transmission lines and trunk sewer lines related to their direct use of such lines. This Part 3 sets forth the basis for establishing and collecting such connection charges.~~

§ 313-654. Definitions.

Unless the context specifically indicates otherwise, the meanings of the terms

used in this Part 3 shall be as follows:

COMMERCIAL USER — A person whose premises are used to offer services and/or products such as retail and wholesale stores, service stations, restaurants, schools, churches, nursing homes, theaters and governmental buildings.

DOMESTIC USER — A person whose premises are domiciles for single- or multiple-family use.

INDUSTRIAL USER — A person who operates a manufacturing or processing facility which is engaged in producing a product.

~~**INTERCEPTOR SEWER LINES** — Those sewer lines whose basic function is to collect wastewater from two or more separate trunk sewer lines and to transport such wastewater for treatment.~~

~~**INTERMEDIATE WATER TRANSMISSION LINES** — Those pipes whose basic function is to transport water to one or more local service areas, but also may provide local service to abutting property.~~

~~**LOCAL COLLECTOR SEWER LINES** — Those lines which collect wastewater only from the abutting property within one local service area and empty into a trunk or interceptor sewer line.~~

~~**LOCAL WATER DISTRIBUTION LINES** — Those pipes which service only the abutting property within only one local service area.~~

PERSON — Any individual, firm, partnership, association, public or private corporation, public agency, or instrumentality or any other entity receiving water and/or sewer service.

~~**PREMISES** — Each lot or parcel of land or building having any connection to the Township water system and/or Township sewer system.~~

~~**PRIMARY WATER TRANSMISSION LINES** — Those pipes whose only function is to transport water to and through one or more local service areas.~~

TOWNSHIP — Cascade Charter Township.

~~**TOWNSHIP SEWER SYSTEM** — Those interceptor sewer lines, trunk sewer lines, local collector sewer lines, and related lift stations and other appurtenances installed at the expense of the Township regardless of whether such lines, lift stations, and other appurtenances are owned by the Township or the City of Grand Rapids.~~

~~**TOWNSHIP WATER SYSTEM** — Those intermediate water transmission lines, primary water transmission lines, local water distribution lines and related pumps and other appurtenances installed at the expense of the Township whether such lines, pumps, and other appurtenances are owned by the Township or the City of Grand Rapids.~~

~~**TRUNK SEWER LINES** — Those lines whose basic function is to collect wastewater from one or more local service areas and transport such wastewater to an interceptor sewer line, but also may provide local service to abutting property.~~

§ 313-~~66~~65. Connection to Township water or sewer system.

Provided the Township has available to it sufficient water distribution and/or sewage treatment capacity, the owner of a premises may connect to a local water transmission line or directly to an intermediate water transmission line of the Township water system for water service and to a local collector sewer line or trunk sewer line of the Township sewer system for sewer service, provided that the owner pays the applicable charges, ~~prescribed by this Part 3 and other applicable rates and charges including the appropriate Township transmission (hookup) charge prescribed by Part 4 of this chapter.~~ A premises may not connect directly to a primary water transmission line or interceptor sewer line.

§ 313-~~67.~~ Connection charges.

~~Connection to local water distribution lines and local sewer collector lines paid through special assessments. Whenever a local water distribution line or local collector sewer line is financed and constructed through a special assessment project, the benefiting property owners for whom the line is designed to serve shall pay their share of the cost of constructing and financing the line as established in the special assessment roll confirmed by the Township Board prior to construction.~~

~~A.— Connection to local water distribution lines and local sewer collector lines paid for by Township. If the Township shall finance the construction of a local water distribution line or local collector sewer line other than by a special assessment project, any property owner requesting service who has not paid his share of the costs of constructing the local water distribution line or local collector sewer line shall pay those charges as established by resolution of the Township Board before service is permitted. The charges to each benefiting property shall be determined by allocating the total costs of constructing and financing the line to the properties for whom the line was designed to serve in proportion to the benefit received or to be received by each property in the same manner as a special assessment project. If, during the calendar year that service is first available, the benefiting property owner either pays the charges in full or enters into an agreement to pay the charges in installments in accordance with~~

~~§ 313-68 hereof, he shall pay the charges as established by Township Board resolution. If, however, the benefiting property owner elects to pay the charges in full or enter into an agreement to pay the charges in installments after the calendar year service was first available, he shall pay an additional amount equal to 5% of the charges established by Township Board resolution for each year or portion thereof that has elapsed after the year service was first available. This additional amount is intended to reflect the Township's carrying cost of financing the line up to the time arrangements are made by a benefiting property owner to repay his proportionate share of the cost of the line.~~

~~B.— Connection to intermediate water transmission lines and trunk sewer lines. Whenever a property owner requests to connect directly to an intermediate water transmission line of the Township water system and/or a trunk sewer~~

~~line of the Township sewer system installed at the expense of the Township, he shall pay those charges as established by resolution of the Township Board before service is permitted. Annually, these charges will be reviewed and may be revised to reflect the current average cost of constructing and financing local water distribution lines and local sewer collector lines. If, during the calendar year that service is first available, the benefiting property owner either pays the charges in full or enters into an agreement to pay the charges in installments in accordance with § 313-68 hereof, he shall pay the charges as established by Township Board resolution. If, however, the benefiting property owner elects to pay the charges in full or enter into an agreement to pay the charges in installments after the calendar year service was first available, he shall pay an additional amount equal to 5% of the charges established by Township Board resolution for each year or portion thereof that has elapsed after the year service was first available. This additional amount is intended to reflect the Township's carrying cost of financing the line up to the time arrangements are made by a benefiting property owner to repay his proportionate share of the cost of the line. When an owner of a large undeveloped parcel of property requests water or sewer service to only a portion of the property, the determination of the connection charge shall be based on the average building parcel size which for the purposes of this Part 3 shall be 125 feet frontage by 150 feet depth, unless the parcel to be effectively serviced shall be of larger or smaller frontage, in which case that frontage shall be used to determine the connection charges. If the original parcel is subsequently subdivided and service is requested to additional portions thereof, the applicant requesting such additional service shall pay a connection charge based upon the average size building parcel unless the parcel to which service is to be effectively extended is of a larger or smaller frontage, in which case that frontage shall be used to determine the connection charge for such service. Connection charges shall be paid to the Township by property owners who subsequently request service to a portion of the original parcel until the entire frontage of the original parcel has paid its proportionate share of the costs.~~

§ 313-68. Payment of charges by installment.

~~Whenever a property owner is required to pay the charges established pursuant to § 313-67B or C of Part 3 of this chapter, he may, upon execution of a written agreement with the Township, pay said charges in equal annual installments plus interest. Interest on such charges shall accrue from the date of execution of the written agreement. The Township Board shall establish from time to time by resolution the maximum number of annual installments permitted and the annual interest rate to be applied. Although, the maximum number of annual installments and annual interest rate may change by resolution of the Township Board, the number of installments and interest rate shall remain unchanged for those property owners who entered into an installment agreement prior to the effective date of such change. Accrued interest shall be due and payable at the same time an annual installment is due. All payments received shall be first applied to accrued interest, next to penalties, if any, and then to the unpaid principal balance of connection charges. In the event an installment plus interest is not paid within one month of the due date, a penalty shall be charged and~~

~~added to the past due installment equal to 1% of the principal amount of the installment due for each month or fraction thereof after the first month that the installment remains unpaid. The written agreement between the property owner and the Township shall provide that any unpaid balance including interest and penalties shall constitute a lien upon the property of the same character and subject to the same methods of collection as special assessments.~~

Section 2. Amendment of Section 313-78 of Article XV. Section 313-78, “Sewer Connection Required,” of Article XV, “Connection Requirements,” of Part 5 of Chapter 313, “Sewers and Water,” of the Code of Ordinances of Cascade Charter Township is amended to read as follows:

§ 313-78. Sewer connection required.

- A. The following structures situated within the Township shall be connected to an available public sanitary sewer in the Township within 180 days after date of official notice to do so:
- (1) All commercial structures;
 - (2) All industrial structures;
- B. The following structures situated within the Township shall be connected to available public sanitary sewer in the Township:
- (1) All multi-family residential structures constructed after the effective date of this Ordinance where there is available public sanitary sewer prior to the initial occupancy of the structures;
 - (2) All single family residential structures constructed after the effective date of this Part 5 where there is available a public sanitary sewer prior to initial occupancy of the structure.
- C. All existing single family residential structures and multi-family residential structures, including such structures which are covered by an existing special assessment district for public sanitary sewer, shall be required to connect to an available public sanitary sewer:
1. W-when there is a major repair required failure of the private septic system as determined by the Kent County Health Department, ~~but no connection shall be required prior to that time.~~
 - 1.2. Upon the sale of a single family or multi-family residential structure within 90 days of the sale.
- D. The Township Manager or his/her designee may exempt a required connection under this 313-78 upon being presented with a non-financial documented good reason for such exemption.

Section 3. Amendment of Section 313-83 of Article XVI. Section 313-83, “Public Water Connection Required,” of Article XVI, “Connection Requirements,” of Part 6 of Chapter 313,

“Sewers and Water,” of the Code of Ordinances of Cascade Charter Township is amended to read as follows:

§ 313-83. Public water connection required.

- A. The following structures situated within the Township shall be connected to available public water in the Township within 180 days after date of official notice to do so:
- (1) All commercial structures;
 - (2) All industrial structures;
- B. The following structures situated within the Township shall be connected to available public water in the Township:
- (1) All multi-family residential structures constructed after the effective date of this Ordinance where there is available public water prior to initial occupancy of the structure;
 - (2) All single family residential structures constructed after the effective date of this Part 6 where there is available public water prior to initial occupancy of the structure.
- C. All existing single family residential structures and multi-family residential structures, including such structures which are covered by an existing Special Assessment District for public water, shall be required to connect to available public water:
1. W-when there is a major repair required failure of their the private well, as determined by the Kent County Health Department, but no connection shall be required prior to that time.
 - 1.2. Upon the sale of a single family or multi-family residential structure within 90 days of the sale.
- D. The Township Manager or his/her designee may exempt a required connection under this 313-83 upon being presented with a non-financial documented good reason for such exemption.

Section 4. Effective Date. This ordinance shall take effect after it, or a summary thereof, is published by a newspaper of general circulation in the Township.

Section 5. Publication. After its adoption, this ordinance, or a summary thereof, as permitted by law, shall be published by the Township clerk in a newspaper of general circulation in the Township.

YEAS: Boardmembers _____

NAYS: Boardmembers _____

ABSTAIN: Boardmembers _____

ABSENT: Boardmembers _____

ORDINANCE DECLARED ADOPTED.

Dated: _____, 2018

Rob Beaham
Supervisor

Susan Slater
Township Clerk

CERTIFICATION

I, the undersigned Township Clerk of Cascade Charter Township, Kent County, Michigan, certify that the above Ordinance is a true and complete copy of an ordinance adopted at a regular meeting of the Cascade Charter Township Board held on _____, 2018, pursuant to notice given in compliance with Act 267 of the Public Acts of Michigan of 1976, as amended, and notice of its adoption, including a summary of its contents, was published in The Grand Rapids Press on _____, 2018.

Dated: _____, 2018

Susan Slater
Township Clerk

TOWNSHIP BOARD MEMORANDUM

To: Cascade Charter Township Board

From: Sandra Korhorn, DDA/Economic Development Director *SKK*

Subject: Consider Supervisor Appointments to the Downtown Development Authority (DDA) Board

Meeting Date: May 23, 2018

The Downtown Development Authority (DDA) has two (2) vacancies it needs to fill. Matt Smith and Paula Rowland both resigned from the board this month. I posted the positions and we received a nice selection of applicants.

After reviewing the applicants with Rob, he would like to make the following appointments:

1. Haley McNeil-Chapman
Owner of Sugar Mamma's Bakery

I own Sugar Momma's Bakery & Cafe in Cascade and would love to have input and insight about what's going on in Cascade and the development of Cascade. I know the community well, I grew up in forest hills and know the area and citizens. I feel I have a good grasp of what people are looking for and what they'd like to see develop in their community.

I am the owner and operator of Sugar Momma's Bakery & Cafe and have been running a success business for the past 7 years, with expanding 2 times in the duration. I understand how the township works in the development process and approval process for permits, and inspections etc. I also have served on the board of my neighborhood association as president for 2 years, from 2015-2017. Organizing meetings, budgets, quotes, and disputes.

2. Rishi Makkar
International Beverage

My name is Rishi Makkar, my family owns International Beverage on Cascade and Old 28th Street. We operate the store as a family, my wife along with my mother and my father. We've had the privilege of raising two wonderful kids in the Forest Hills school system which I am a graduate of myself!!

I would love the opportunity to sit on this board to provide perspective as a local business owner but also as a family man.

I'm currently on the board of governors for AFPD which is a 4400-member strong association representing independent retailers and petroleum dealers across Michigan, Indiana and Ohio.

I'm also the president of the United Small Business Owners Association. Representing 400 local business owners.

For the last year I've been heavily involved in the state legislative process pertaining to alcohol regulations. This has been a wonderful learning experience on how the process works on both local and state level.

Matt's term expires December 31, 2018 and Paula's term expired December 31, 2020. Rishi will be appointed to fill the unexpired term for Matt Smith (he will need to be reappointed at the end of the year) and Haley will be appointed to fill the unexpired term for Paula Rowland.

Staff recommends the appointments of Haley and Rishi to the DDA Board.